

Exploring Challenges in Postsecondary Access

*A Qualitative Look at Postsecondary Enrollment and FAFSA
Completion in Washington State*



June 2022



Acknowledgements

We appreciate our partners at the Washington State Board for Community and Technical Colleges (SBCTC), Western Washington University (WWU), and the Washington State Commission on Hispanic Affairs who helped make this work possible. We also want to acknowledge the contributions of PRR communications and our subject matter expert, Dr. Anthony Antonio, who provided guidance on the project studies and offered feedback and suggestions for materials and reports.

This study was completed with funding from the Bill and Melinda Gates Foundation (ID OPP 1178864) to the Washington Student Achievement Council (Grant Agreement No. 2019-GR-046). The total project cost was \$180,000. We appreciate the flexibility of the Gates Foundation in extending this project due to the complications in conducting the studies during the height of the COVID-19 pandemic.

Introduction

Education and training after high school is critical for individual development and the state’s economic stability. However, Washington’s educational attainment lags behind the state goal. There is a substantial number of adults in the state who have not participated in higher education, or who left higher education without a credential. And the proportion of high school graduates in the state who enroll in postsecondary education within a year of high school graduation has been nearly stagnant for more than a decade. In 2018, for example, this proportion was 60 percent, compared to 69 percent nationally.¹ Washington has some of the most generous state financial aid opportunities in the country

Washington’s Higher Education Attainment Goal

At least 70% of Washington’s adults, ages 25 to 44, will have a postsecondary credential.

to help low- and middle-income families afford the cost of postsecondary education, but many students do not even apply for aid. In fact, the Free Application for Federal Student Aid (FAFSA) completion rate in Washington is among the lowest in the country.² Addressing the low direct enrollment and FAFSA completion trends in Washington are key for improving postsecondary outcomes and educational attainment in the state.

This project set out to gain a deeper understanding of the barriers to higher education that Washington students and families face. We commissioned several studies to engage with different subsets of students and stakeholders across the state to learn about their experiences and perceptions and elicit suggestions to make college and financial aid more accessible. Learning about students’ and families’ realities can provide a deeper understanding of the postsecondary enrollment patterns and can help inform policies and programs that can reduce barriers to affordable and accessible postsecondary education in our state.

Recommendations to Increase Postsecondary Enrollment and FAFSA Completion in Washington

Based on the findings from the studies conducted for this project and informed by the extant research on postsecondary transitions and college access, we make several recommendations to improve postsecondary participation rates in Washington State. We also lay out several practical, feasible actions that policymakers and education leaders in the state can take now.

- Ensure clear and widely disseminated information about state and federal financial aid opportunities
- Provide diverse forms of resources and support to students and families to apply for financial aid
- Leverage community-based organizations and other non-profits as trusted messengers of financial aid and postsecondary education information to students and families
- Develop school and community partnerships with college advising organizations to expand advising knowledge and capacity

¹ National Center for Education Statistics. (2022). Immediate College Enrollment Rate. *Condition of Education*. U.S. Department of Education, Institute of Education Sciences. <https://nces.ed.gov/programs/coe/indicator/cpa>.
Kwakye, I., Kibort-Crocker, E., & Lundgren, M. (2021). *Understanding Postsecondary Enrollment Trends in Washington and How the COVID-19 Crisis Continues to Impact Students’ Postsecondary Opportunities*. Washington Student Achievement Council. <https://wsac.wa.gov/sites/default/files/2021-08-04-Postsecondary-Enrollment-Trends.pdf>

² Students must complete the FAFSA or the Washington Application for State Financial Aid (WASFA) to apply for state financial aid.

- Localize and contextualize outreach strategies and information for specific underserved communities across the state
- Focus efforts on low-income communities throughout the state
- Ensure that all policy and programmatic solutions address direct assistance as well as information focused interventions

Final Reports

The project summary report summarizes the studies commissioned for the project and presents key takeaways. Each study had a particular focus and engaged with specific community stakeholders to provide insight on the barriers to postsecondary education and financial aid access across the state. The studies were conducted in partnership with the Washington State Board for Community and Technical Colleges (SBCTC), PRR communications, and Western Washington University's Center for Economic and Business Research. The appendices include full final study reports.

COVID-19 Context

Several of the studies were conducted during the COVID-19 pandemic. The pandemic affected how the studies were facilitated (i.e., via online platforms like Zoom, rather than in live sessions) and also the context in which participants were implicated. We know the pandemic has had a profound impact on students, families, schools, and service providers. And more than two years later, the challenges continue to impact the state's education system. The pandemic has put tremendous strain on schools and service providers as they help students and families navigate challenges while adapting their own program delivery models and resources. Online learning and remote work policies have also contributed to survey fatigue and burnout, which may affect the quality of engagement through online platforms. Taken together, these factors likely impact insights gathered in the studies described in this report. Despite the unique circumstances, understanding and addressing the challenges brought on and made worse by the COVID-19 pandemic will continue to be an important part of improving educational equity in the state.

College-Going Culture Washington Study

In partnership with SBCTC, this study was conducted in two phases to understand the barriers to postsecondary education faced by potential adult students in Washington. Phase 1 was conducted in June-July 2020 and consisted of a survey of adults on their perceived and actual barriers to postsecondary enrollment. Phase 2 was a messaging framework strategy informed by the findings in the first phase and was completed in October 2020.

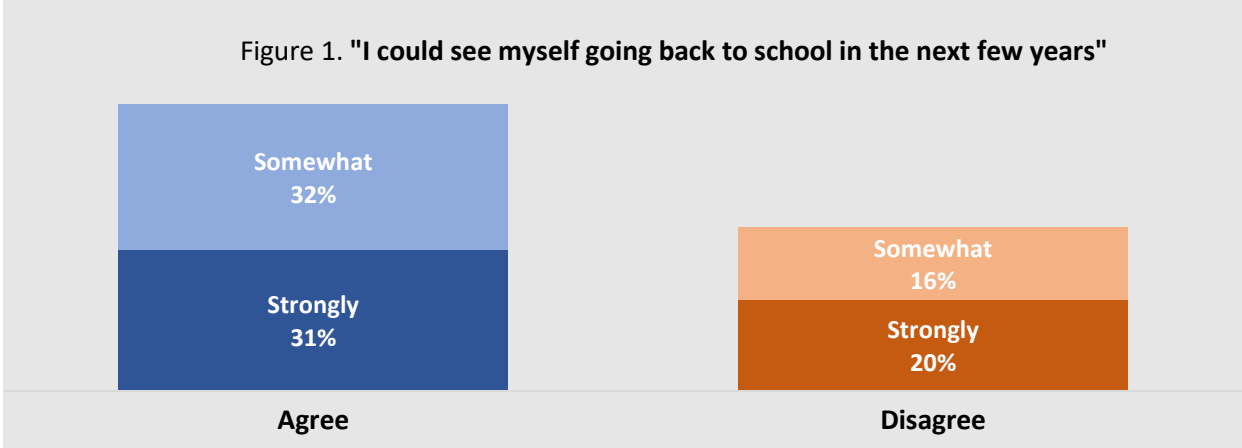
Approach Used for the Study

The survey in Phase 1 was administered by phone and online in June and July of 2020. The sample included 466 Washington adults, ages 24 to 44 who were either currently working or recently unemployed due to COVID-19 and whose income was approximately 55% or less of the median family income based on household size. At the time, this was the threshold to receive the full Washington

College Grant. Participants had earned a high school diploma or equivalent but no college degree and were not currently enrolled in a postsecondary program. Findings from survey analyses in Phase 1 helped frame the messaging strategies presented in Phase 2 to engage more effectively with potential adult students. Phase 2 of the study laid out effective messaging strategies for communicating with the adult potential student population in Washington.

Key Takeaways

Survey responses helped gain an understanding of the beliefs, motivations, and barriers to postsecondary education for potential adult students. In general, respondents had a positive view of higher education. Nearly two-thirds of respondents (64%) had a positive view of the state’s community and technical colleges, while less than one in ten respondents had an unfavorable view (9%). The rest (27%) had no opinion or had not heard of them. The majority of respondents could see themselves going back to school in the next few years (Figure 1).



The biggest motivators for going back to school were increased earning potential and setting an example for one’s children. However, respondents indicated several significant barriers to going back to school. About 80% said that it would cost too much to go back to school, and more than half were not sure whether they would qualify for financial aid. This is a critical knowledge gap to overcome since nearly all respondents were eligible for a full Washington College Grant that would cover the total cost of tuition.

In addition to the cost barrier, many respondents were concerned about time demands. About 74 percent of respondents said it would be difficult to juggle work and school at the same time, and about 68 percent said it would be difficult to manage family responsibilities while going to school.

The primary **motivations** respondents listed for continuing education were:

- Earning more money (84%)
- Setting a good example for their children (81%)
- Growing as a person (77%)

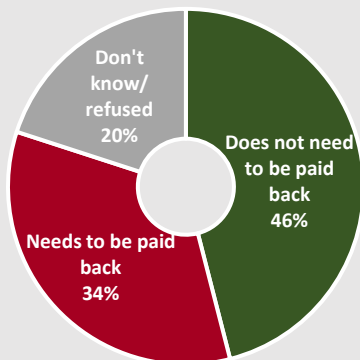
The primary **barriers** respondents mentioned to going back to school were:

- It would cost too much (80%)
- It would be hard to work and go to school at the same time (74%)
- It would be hard to juggle school and family responsibilities (68%)

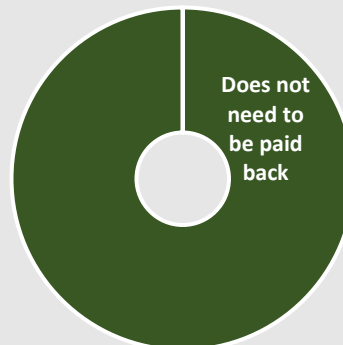
Respondents to the survey indicated several knowledge gaps about financial aid. Many respondents indicated that they were confused about different types of financial aid, especially state financial aid, and were unsure if they would qualify for aid. Less than half were aware that Washington’s state financial aid does not need to be paid back (Figure 2). Many also perceived it to be difficult to apply for financial aid. This insight into adult student perceptions of barriers to higher education poses several opportunities to improve communications and support strategies and address knowledge gaps to make it easier for them to return to school.

Figure 2. Knowledge Gaps About Financial Aid for Adults (age 24 to 44) in Washington

Perception of Washington Financial Aid



Reality of Washington Financial Aid



- Fewer than half of survey respondents were aware that financial aid from Washington State does not need to be repaid.
- Some respondents were also unsure about whether federal grants and private scholarships need to be repaid.

Clarifying that there are financial aid opportunities that provide money for education that does not need to be repaid may improve adult’s perceptions of higher education as affordable and accessible.

Adults surveyed in this study showed a generally positive view of higher education and community and technical colleges, but there is an opportunity to address their concerns about cost and balancing school, family, and work. The messaging approach laid out in phase 2 of the project includes three elements. First, messaging should directly recognize the barriers young working adults face. Then, messaging should give a new set of facts to consider. And finally, messaging should provide practical

information and actionable steps forward. Statewide messaging should focus on the availability of financial aid, clear eligibility guidelines, and the ease of completing FAFSA/WASFA to receive aid. Local efforts should connect prospective adult students with supportive resources, including assistance in completing applications. Statewide messaging about financial aid can trigger a renewed interest and sense of possibility for adult students to pursue higher education, and the local community (including institutions) can welcome students and meet their specific needs.

See Appendix A on page 17 for the full study report.

Messaging strategies to engage with adult students should:



Directly recognize the barriers that young working adults face



Give a new set of facts to consider



Provide practical information and actionable steps forward

Washington Student Achievement Council “Aim Higher” Financial Aid Outreach: 2020-2023 Communications Plan Approach

Conducted in partnership with PRR from March through April 2020. This study aimed to describe effective strategies to engage with Washington high school students and their parents around FAFSA and financial aid opportunities in the state.

Approach Used for the Study

The Washington Student Achievement Council “Aim Higher” Financial Aid Outreach study began with a “Creative Council Workshop,” a type of listening session, that engaged students, parents, and educators to understand the types of messaging around financial aid and postsecondary education that resonated best.³ The workshop resulted in a set of recommendations to guide the student- and parent-informed messaging strategy.

The communication plan incorporates insights from students and families who participated in the workshop as well as research on successful FAFSA outreach campaigns. The plan highlights strategies to effectively share information and resources from WSAC with students and families in the state. Outreach goals include increasing engagement with WSAC web resources, improving Washington’s national ranking in FAFSA completion, and increasing postsecondary enrollment for priority populations. The plan focuses on prioritizing relationship development and integrating into settings that students and

³ The Creative Council Workshop was held in person in March 2020. As the workshop was in progress, the Governor issued a statewide proclamation that limited large gatherings to stop the spread of COVID-19. The workshop event was not cancelled but attendance was lower than expected, and it is likely that participants were distracted by the evolving public health emergency news.

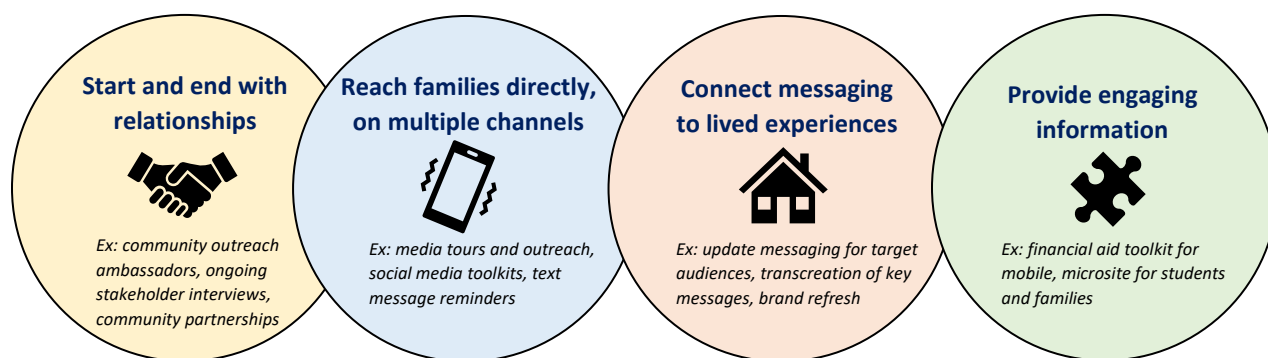
families already regard as sources of trusted information. It leverages in-community partnerships and direct-to-consumer marketing strategies to identify access points for students and families to learn from and engage with WSAC’s staff experts and resources to increase participation in financial aid programs. Activities and strategies proposed in the plan are meant to be rolled out over several years.

Key Takeaways

Participants in the Creative Council Workshop shared their experiences and understanding of financial aid and their suggestions to improve communication and outreach. Students in the workshop mentioned learning about financial aid from their school counselors, older siblings, and at their local libraries. They also noted that schools could do more to communicate with students to make them aware of financial aid opportunities and how to apply. Participants also responded to sample messaging campaigns and showed positive reactions to messages stating that financial aid is available to everyone, it can be used for different types of education and training programs, and that it isn’t always tied to grades.

Building on the findings from the workshop, the consultant presented a framework with several financial aid outreach strategies and principles (Figure 3). As financial aid can feel like a sensitive topic for many families, developing relationships and a foundation of trust is especially important. A number of strategies can be employed to develop trust in communities throughout the state—ranging from student outreach ambassadors to financial aid forums to social media toolkits. Communication should be achieved through multiple channels to reach a diverse and varied audience. Communications materials with students and families should also utilize transcreation—which goes beyond translation to include tailoring visuals and adapting content to fit different languages. Materials should be available in whichever languages are spoken most in homes in a given area. Messaging should be relatable and relevant, which will involve ongoing engagement with students and families. Since the plan was developed during the COVID-19 pandemic, priority was placed on digital strategies without working through schools and districts. This continues to be relevant as the pandemic has evolved and schools and districts are still strained by pandemic-related challenges.

Figure 3. Financial Aid Outreach Strategies



The consultant also proposed several initial messaging strategies to improve communication with students and parents. The initial messaging strategies focused on four key messages: 1) college is for you, 2) you may qualify for financial aid, 3) we can help you get money for college, and 4) financial aid

can pay for career training programs. These messages were meant to take into account the specific socioeconomic and educational contexts of the target populations to maximize relevance and engagement and address common perceptions and beliefs about financial aid and postsecondary education.

FAFSA and Financial Aid Outreach Messaging Examples for Students and Families

“College is for you.”

- Low GPA? College is still in your reach.
- Nobody can decide college isn't for you, except you.
- You deserve to go to college, and the money to get there is waiting for you.

“You may qualify for financial aid.”

- You might be surprised who can get free money for college.
- Can you get free money for college? You'll never know if you don't ask.

“We can help you get money for college.”

- There's only one thing standing between you and money for college. A form. We'll help you fill it out.
- There's money waiting to get you to college. One form opens the door.
- You have the goal. We have the roadmap. Washington State has your money for college and the people to help you get it.

“Financial aid can pay for career training programs.”

- Think financial aid is only for universities? Think again.
- Washington state has money to jump start your career training, whatever you want to be.

See Appendix B on page 63 for full report.

FAFSA and College Planning Study

In partnership with Western Washington University Center for Economic and Business Research, a study was conducted to understand the views, attitudes, and opinions of parents/guardians, recent high school graduates, and current high school students on their experiences with accessing financial aid and their college decisions. The study was conducted in two phases and included a survey and a series of focus groups in the summer and fall of 2020.

Approach Used for the Study

Phase 1 of the study (Financial Aid Application Use and Barriers) was a survey of viewpoints and reasoning behind decisions or planned decisions related to the FAFSA or WASFA. The survey was fielded online in June and July 2020 and received 1,001 responses.

Phase 2 of the study (College Planning and FAFSA Completion) expanded on findings from the Phase 1 survey by engaging students, parents/guardians, and community-based organization staff in focus group conversations. The focus groups addressed themes including financial aid and college planning. There were 54 total participants in the focus groups, and discussions were held online due to the ongoing COVID-19 pandemic.

Key Takeaways





Survey findings from Phase 1 of the study suggest that students and families in Washington face numerous barriers in the financial aid application process. Most respondents in the study thought that FAFSA or WASFA was important, and most indicated an intent to go on to higher education. However, many survey respondents had not completed FAFSA or WASFA. Notably, many respondents did not think they were eligible for financial aid, despite demographic data indicating that they were likely eligible for some form of aid. In addition, a substantial proportion of respondents incorrectly indicated that financial aid programs are directed only to low-income students and those attending four-year colleges, and that the applications are for student loans. This suggests a substantial and potentially consequential information gap in financial aid eligibility awareness. Survey respondents noted a variety of other barriers to completion of FAFSA or WASFA, including a desire to avoid debt, a lack of information about aid opportunities, a lack of time to complete the FAFSA or WASFA, and a belief that the forms are too complicated.

Focus groups conducted in Phase 2 of the study explored findings and themes from the survey. Participants shared their thoughts around the financial aid process and offered suggestions to reduce their barriers. One commonly cited barrier among high school students and recent graduates was the necessity of sharing parental financial information. It often wasn't available or easy to retrieve. Others noted the frustration associated with an application that requires parental financial data even in cases where the parents were not or were no longer supporting the student financially.

“The FAFSA application was asking me what kind of income tax my family filed for in 2019. I thought that my parents would have that information...But as soon as I went to go ask them, they said they didn't have the information. And so, I wasn't able to complete it.”

– High School Student (Quote edited for clarity)

Key Barriers to FAFSA/WASFA Completion for High School Students and Families

-  Confusion about who can and should complete FAFSA/WASFA
-  Perceptions that the FAFSA/WASFA is challenging and time-consuming
-  Parental distrust of sharing personal financial information
-  Lack of necessary documents to complete the form in a timely manner

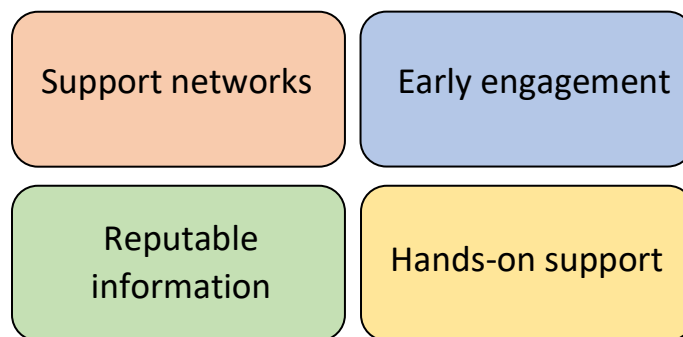
Parents and guardians of current and recent high school students echoed these frustrations, citing concerns over the complex and time-consuming process of acquiring financial information to complete the FAFSA. Some parents also felt distrustful of the form and did not want to share such private information. Several other parents mentioned that they did not think they would qualify for any aid, so it was not worth going through the arduous process of completing the FAFSA. Parents and students alike called for greater accessibility of the financial aid application forms.

“Our high school does a High School and Beyond curriculum, and even does some educational nights. But it would be helpful if they had a group where you went through just the FAFSA, they explained it, and all of that, instead of just doing it with the kids. Involved the parents in it as well. Because ultimately, in most cases, the parents are going to be extremely involved in financially supporting the kids. Anyways, we should be involved in that discussion and knowing what's going on, and parents should be invited when they're talking about it in school.”

– Parent of High School Student *(Quote edited for clarity)*

Staff from community-based organizations that provide services to high school students in the college application process offered insight into the factors that contribute to success in the financial aid and college application processes (Figure 4). Staff identified the importance of a support network—including schools, community-based organizations, students, and families—to share information and support for the challenging financial aid application process. Engaging with families as early as middle school was also noted to improve awareness of financial aid opportunities and steps needed to apply. Closer to the application process, directing families to reputable information sources and holding workshops for students and families can provide helpful hands-on support.

Figure 4. **Factors that Contribute to Success in FAFSA/WASFA Completion**



Building a network of support to aid students and their families in the college application process, including completing FAFSA/WASFA, may help reduce barriers to entry and improve college-going trends. The survey in phase 1 of the study and the focus groups in phase 2 suggest that many students and families do not have enough information about financial aid opportunities and how to apply for aid. And even more troubling, many have inaccurate information that may dissuade application. Engaging with students and families to educate them on financial aid and higher education opportunities and supporting them during the application process and throughout their transition to postsecondary education may help increase the high school to college transition rate in Washington.

See Appendix C on page 81 for full report.

Hispanic/Latine Student Listening Sessions Study

In partnership with the Washington State Commission on Hispanic Affairs (CHA), this study was conducted to learn about experiences and perceptions of financial aid and college-going from Hispanic/Latine students and families in Washington. The study was conducted in May 2022 with participants from throughout the state.

Approach Used for the Study

The study used a series of informational listening sessions to engage with students one-on-one about their experiences navigating their journey through higher education. Listening sessions were conducted virtually. The 29 student participants were identified through CHA's partnerships with trusted organizations and included high school and college students who came from various areas throughout the state. Students were asked to respond to ten questions about their experiences making decisions about their plans after high school, their awareness of financial aid opportunities, sources of support, and the main barriers and challenges they faced.

Key Takeaways

Several themes were identified by students in the study that illuminated their main challenges in the financial aid and college-going processes. The main challenges that were identified included limited access to information, lack of compassion and support navigating FAFSA and WASFA, lack of inclusive and representative messaging and outreach, and the burdensome financial aid application.

All students shared frustration with the lack of availability of information about financial aid early in their educational journey. Many expressed that it was difficult to try to understand the financial aid system while simultaneously teaching their parents/guardians about it without sufficient tools or resources. Key barriers included a lack of financial aid workshops for parents/guardians in Spanish and limited workshops facilitated by trusted community service providers.

Students also shared that they did not have positive experiences seeking support for completing FAFSA and WASFA. This included their interactions with FAFSA directly (studentaid.gov), as well as counselors, teachers, and school leaders. Students who were the first in their families to attend college, in particular, expressed the challenges of navigating the complex financial aid system.

"I didn't inherit any generational knowledge of any of these systems, I am the first and only one in my family doing this, this is a lonely and hard process."

– College Student (speaking about the financial aid application process)

Current outreach strategies did not resonate with many students in the study, and they hoped for more representation of their experiences and culturally competent information in social media outlets, printed materials, and outreach events. Students expressed that they wanted more information about the financial aid process earlier in high school. They also suggested that outreach efforts should be conducted by reliable organizations that reflect the community to build trust, especially around sensitive issues like family, income, and documentation status.

Many students shared barriers that made the process of completing their financial aid application challenging. Most had difficulty understanding what information was needed to complete the financial portion of the application. In particular, their parents/guardians were often uncomfortable sharing tax or personal financial information, and they expressed fear and lack of trust sharing information about

“I was aware of the some of the financial aid support, but the attention and support was [primarily] given to the students in AP/Honor programs [in high school]. I am undocumented, struggled getting good grades, and my family didn’t know anything about higher education. I just had myself to figure it out.”

– College Student (speaking about the financial aid and college-going)

adults who were undocumented. Strained student and parent/guardian relationships also contributed to challenges accessing necessary information to complete the application.

Students offered several recommendations to improve the financial aid and college-going processes for Hispanic/Latine students and families (Figure 5). Students suggested that the state can improve service to Hispanic/Latine students and families by centering language access, investing in quality translations of materials, creating outreach campaigns in Spanish, and developing intentional targeted messaging to students and families through popular media outlets. The state should also collaborate with trusted community partners to promote and educate students and families on financial aid and higher education opportunities in culturally competent and affirming ways.

Figure 5. Recommendations to Improve College-Going Experiences from Hispanic/Latine Students



See Appendix D on page 215 for full report.

Areas for Future Research

This project helped lay the groundwork for understanding attitudes and behaviors of Washington students and families around postsecondary enrollment and financial aid in the state. Future research can continue to engage with these key stakeholders to gain a deeper understanding of their experiences and perspectives over time to improve knowledge of educational opportunities throughout the state. This may include deeper exploration of the culture and communications around postsecondary enrollment in high schools, additional misconceptions about financial aid, and unique challenges for different subpopulations (e.g., different racial groups, immigrant communities, etc.). Additional regional analyses may be useful in understanding differences across the state, such as urban and rural contexts or Eastern and Western Washington. And a deeper investigation of the impact of the COVID-19 pandemic on students' and families' attitudes and behaviors regarding postsecondary enrollment and financial aid access may be warranted, especially as the impact of the pandemic lingers and evolves.

Ongoing engagement with students and families can help ensure relevant outreach approaches as cultural trends change. Studies of the interventions identified in these reports, both those in place and those yet to be implemented, should be pursued to ascertain their efficacy and cost-effectiveness. Findings from national research can also be explored in the Washington context. This further research can continue to inform policies and programs to improve postsecondary education and financial aid access for all Washington residents.

Discussion

The studies conducted for this report demonstrate some of the challenges that Washington students and families face in accessing postsecondary education and financial aid. A key takeaway from all the studies is that there is a general lack of awareness about the multitude of higher education opportunities and generous financial aid programs available federally and in the state. Knowledge of financial aid programs and how to access them significantly augments college enrollment, especially among low-income and first-generation college students.⁴ Low-income adult learners similarly benefit from need-based aid like Pell Grants.⁵ Many students and families are unaware of the generous financial aid programs in the state, including need-based grants like the Washington College Grant that do not need to be paid back.

While this is not unique to Washington residents, awareness – particularly specific knowledge of federal and state need-based grants and net cost information that counters “sticker shock” – is a key step in assuring a successful path to postsecondary education opportunities.⁶ Addressing these information gaps may look different depending on the audience—whether engaging with prospective returning adult students or current high school students and their parents. Particular consideration should be given to

⁴ Dynarski, Susan, Libassi, C.J., Michelmore, K., and Owen, S. (2018). *Closing the Gap: The Effect of a Targeted, Tuition-Free Promise on College Choices of High-Achieving, Low-Income Students*. NBER Working Paper No. 25349; Hoxby, C. and Turner, S. (2013). *Expanding College Opportunities for High-Achieving, Low Income Students*. SIEPR Discussion Paper No. 12-014. https://siepr.stanford.edu/sites/default/files/publications/12-014paper_6.pdf; Perna, L. W. (2010). Toward a more complete understanding of the role of financial aid in promoting college enrollment: The importance of context. In *Higher Education: Handbook of Theory and Research* (pp. 129-179). Springer, Dordrecht.

⁵ Seftor, N.S. and Turner, S.E. (2000). Back to school: Federal aid policy and adult college enrollment. *Journal of Human Resources*, 37, 336-352.

⁶ Hoxby and Turner, (2013); Levine, P. B., Ma, J., & Russell, L. C. (2020). *Do college applicants respond to changes in sticker prices even when they don't matter?* (No. w26910). National Bureau of Economic Research.; Bettinger, E., Terry Long, B., Oreopoulos, P., and Sanbonmatsu, L. (2012). The role of application assistance and information in college decisions: Results from the H&R Block FAFSA experiment. *Quarterly Journal of Economics*, 127(3):1205-1242.

low-income communities and potential first-generation college students. The meaning of costs and affordability as well as their access to accurate cost information markedly differ from their wealthier counterparts, such that they are less likely to apply for aid.⁷ There is a need for clear, accurate, and trustworthy information to help all Washingtonians make important decisions about their futures.

Beyond a lack of information, prospective students and families need support to make the transition to higher education. A support network of knowledgeable partners could include high schools, postsecondary education and training programs, community-based organizations, local employers, and others who can be a resource for prospective students. They can also provide hands-on support to help them through the often complex financial aid and admissions applications processes. Again, hands-on support is particularly important for low-income students and families, as information alone about costs, the availability of aid, and postsecondary education opportunities is often insufficient without the direct assistance of a counselor or another adult. Direct application assistance in conjunction with targeted college and college cost information boosts FAFSA completion, college enrollment, and the amount of aid received.⁸

Within high schools, the potential to create that support is within reach. Given large and untenable student-to-counselor ratios in Washington hovering around 500:1, however, the support required by students and families needs to be augmented. The National Association of College Admission Counseling recommends a student-to-advisor ratio of less than 250:1. Schools can move towards this density of college advising services through school partnerships with existing non-profit college advising programs such as the College Advising Corps, College Possible, and the College Success Foundation. Such partnerships can broaden access to college advising services when they engage a whole-school approach, developing an expansive network of teachers, counselors, and administrators that provide students with multiple adults with whom they can access postsecondary advice, information, and referrals.⁹

Beyond schools, these kinds of partnerships can be pursued in the community as well.¹⁰ Creating networks of support and engaging with students and families early on can create a positive and supportive culture around postsecondary enrollment. Paired with generous financial aid opportunities available in the state, this could make postsecondary education more accessible, regardless of income or experience with the system. Ultimately, creating a more accessible postsecondary education system can level the playing field and increase educational attainment for Washington residents.

Finally, this project focuses on FAFSA and WAFSA completion because of the direct role of financial aid on persistence and degree attainment in college. Ultimately, reducing the cost of attendance through financial aid improves persistence, time-to-degree, and degree attainment.¹¹ Need-based aid, especially

⁷ McDonough, P. M., and Calderone, S. (2006). The meaning of money: Perceptual differences between college counselors and low-income families about college costs and financial aid. *American Behavioral Scientist*, 49(12), 1703-1718.; Grodsky, E., and Jones, M. T. (2007). Real and imagined barriers to college entry: Perceptions of cost. *Social Science Research*, 36(2), 745-766.

⁸ Bettinger et al., 2012.

⁹ Kalamkarian, H., Antonio, A., Gilkes-Boor, T., and Foster-Hedrick, J. (2020). Reconsidering the role of college advisors as key relationship brokers in high school networks. In W. G. Tierney & S. Kolluri (Eds.), *The Relational Sociology and Research on Schools, Colleges, and Universities* (pp. 111–134). State University of New York Press.

¹⁰ An example organization is CollegeTrack (collegetrack.org), operating in California, Colorado, Louisiana, and Washington, DC.

¹¹ Scott-Clayton, J. (2015). The role of financial aid in promoting college access and success: Research evidence and proposals for reform. *Journal of Student Financial Aid*, 45(3), 3.

in the form of grants, is particularly important for persistence among low-income students.¹² An investment in financial aid – including programs to expand awareness, knowledge, applications, and acceptance – is a direct intervention that can advance our efforts to attain Washington’s goal of 70 percent of adults holding a postsecondary credential.

Conclusion

The studies conducted as part of this project have provided broad insight into some of the significant challenges that students and families face in the financial aid and college-going process in Washington. Beyond quantitative data that indicates low financial aid application completion and stagnant high school to college transitions rates, qualitative studies provide context and explanation for the primary obstacles that get in students’ and families’ ways. Across studies, students and families shared that they lacked sources of trustworthy information about financial aid and needed more personalized, hands-on support in the college enrollment process.

While these challenges are not unique to Washington, and in fact are well-documented by prior research, there are many opportunities for the state to help address them and provide additional support to help students and families access financial aid and education and training opportunities after high school. For instance, ensuring students and families are made aware of financial aid and postsecondary education opportunities and the application processes early on in their educational journey can set them up for success when they complete high school. Collaborating with trusted local partners to provide culturally relevant information and support can ease the application process. And targeting information and support to those communities in the state who are furthest from educational equity can help reduce opportunity gaps and work towards a more inclusive future for the state. Continuing to engage with students and families to understand how to best support them, especially in light of the challenges brought on by the COVID-19 pandemic, should be prioritized to work towards ensuring equitable educational opportunities for all Washington residents.

¹² Castleman, B. L., & Long, B. T. (2016). Looking beyond enrollment: The causal effect of need-based grants on college access, persistence, and graduation. *Journal of Labor Economics*, 34(4), 1023-1073; Bettinger E. (2015). Need-based aid and college persistence: The effects of the Ohio college opportunity grant. *Educational Evaluation and Policy Analysis*, 37(1): 102S-119S.

Appendix A. College-Going Culture Washington Study – Full Report

College Going Culture Messaging Framework

October 25, 2020

Introduction

In spite of the economic stall brought on by COVID, our state is still well positioned to see job growth in coming years. That job growth should translate to stability for Washington workers, families and communities. Other jobs may also be reduced or just disappear, as our economy establish a new normal. The cumulative effect will be that an even greater percentage of jobs will require training and education beyond high school—a standard which too few Washington graduates meet.

Only 56 percent of adults in Washington state have a certificate or degree past high school, forcing employers to draw workers from other states and countries instead of our own local communities.

At the same time, our state’s Community and Technical College system is uniquely qualified to meet the needs of local students who want to be prepared for high-skilled, living-wage jobs. The CTCs have academic and technical programs, relationships with employers, and student assistance programs. CTCs are also highly regarded by the general public.

The Washington College Grant program pays the full freight of tuition for students who earn 55 percent or less of the state’s median wage. SBCTC is looking to better understand the (perceived and actual) barriers to greater enrollment of Washington residents at this income level; specifically, working adults 24-44 years old.

The ultimate goal is to enable more people in Washington to go earn a credential. To that end, it’s crucial that we understand their barriers and what information they need to take the first step: Filling out the Free Application for Federal Student Aid (FAFSA).

Concerns About Money and Conflicting Obligations Keep Young Adults From Enrolling

To better understand the specific concerns and information gaps of Washington residents, we undertook a multi-modal survey of 466 low-income Washington residents with high school diplomas but no advanced degree via telephone, email-to-web, and text-to-web. Telephone interviews were conducted on landlines and mobile phones in English by trained, professional interviewers (see appendix for EMC slides?). This cadre is identified as the “College-Going Culture” group.

In general, respondents had a positive view of what they could get from advanced education, especially increased earning potential. They also had a positive view of the CTCs, as had been seen in the previous round of public-opinion research. They do not need to be convinced of the importance of higher education or the ability of CTCs to provide it.

However, the cost of college, as well as the challenge of balancing it with family and work obligations, made it seem inaccessible. There is confusion about the different forms of aid, specifically, which ones do not need to be paid back.

The good news is that this population responds strongly to the most practical messages about finances and other support; what’s more, Washington has the resources to reduce or eliminate some of financial barriers, such as the Washington College Grant.

The greatest opportunity for this group is to address their confusion about financial aid. Their lack of knowledge is in two particular areas: the income-level qualification, and the requirements for what types of aid need to be paid back. There is a strongly motivated segment of this population that, when they get practical information related to costs and grants, are much more likely to enroll.

Addressing cost is critical, but not enough by itself: our message must be a “one-two punch” that also recognizes the other barriers they face. As mostly working adults, many (65 percent) also have children in their household and other responsibilities. Especially on the local level, outreach will have to include a way of opening the doors to other college- and community-based support services.

It is a little early to determine the effects of COVID-19. While 55 percent of the group said it has not changed their plans, the reality is that in the long run, the economic picture may remain challenging, or worsen. It is hard to project how this might affect the types of available jobs or people’s calculations about higher education. The increasing availability of online classes might make it easier for otherwise busy individuals to enroll.

Impact of COVID on plans to go back to school:

55%

stated that the coronavirus situation has not changed their thinking about going back to school. Among those who say it has changed their thinking, finding a new career path or greater job security was most commonly cited.

However, we don’t know what the long-term effects of the pandemic will be on the economy or people’s options.

Population

Survey participation was limited to Washington adults between the ages of 24-44 who were either currently working or recently unemployed due to COVID-19 and whose income level was approximately 55% or less of the median family income based on household size. Although over half said the pandemic had not changed their education plans, nearly two-thirds (65%) reported that the pandemic had impacted their job situation, resulting in either reduced hours or having lost a job.

Demographics

A few key points about the survey respondents:

57% Female, 42% Male

62% White, 38% People of Color

Age

24% age 24–29

30% age 30-34

21% age 35-39

25% age 40-44

Income

- 36% <\$30K
- 20% \$30K-\$34,999
- 23% \$35K-\$44,999
- 14% \$45K-\$54,999
- 6% \$55K-\$64,999
- 0% \$65K

Experience and Motivation

Half the respondents had some higher education experience, reporting that they had started a college or other degree program. Nearly two-thirds could see themselves going back to school in the next few years. There are sizable age and gender gaps, with women and those under 35 more likely to see themselves going back.

More than half (52%) of that group said they would go back to school primarily in order to get a better job or higher salary. Finishing their programs or an advanced degree is also a big motivator, with almost 20 percent of respondents citing completion as a reason to return to school.

For those who did not see themselves going back to school, money or the need to work were the biggest barriers. More than 20% did not see the need to return to school at all, and 13% said the lack of time was the main reason they didn't consider school an option.

Barriers

Whether or not they anticipated going back to school, cost is still the biggest barrier: 80 percent of all respondents said it would cost too much to go back to school.

More than half (54%) were not sure whether they would qualify for financial aid. This is an essential knowledge gap for us to overcome: almost all of the respondents would qualify for totally free tuition because they make less than \$55,000 a year. The remaining 6% of respondents who made between \$55-65,000 would not get a full grant, but they would have some costs paid.

Right behind cost concerns is time demands: 74 percent of respondents said it would be hard to work and go to school at the same time, and 68 percent said it would be hard to juggle school and family responsibilities.

Knowledge gaps

There are several knowledge gaps that we have the ability to address:

- 1) Availability of financial aid
While most people are aware that federal loans need to be paid back and that private scholarships and federal grants do not, that knowledge is not universal. Misunderstanding Washington state financial aid was even more significant, with 46% stating payback was not required, and 34% saying it was. A full 20% admitted they didn't know one way or the other.

Almost all survey respondents would qualify for completely free tuition and the other 6% would still get partial aid.

But more than half weren't sure whether they'd qualify for anything at all.

The Legislature has significantly expanded the amount of aid dollars available to residents, and so this lack of knowledge is especially concerning. Less than half were aware it doesn't need to be paid back, despite significant state investments in this area. It's clear that to carry out the legislative intent of these investments, we need an intense information campaign targeted specifically at the workers who can most benefit.

2) Experience with/knowledge of FAFSA/WASFA

Almost 60 percent of the people interviewed had direct experience with filling out financial aid forms, either for themselves or for a family member. Those who had no experience with the process judged it to be significantly more complex than those who had gone through it before.

In other words, applying for financial aid not going to be as difficult as they think, and they'll be rewarded.

Message Architecture

When asked directly about the barriers they faced in returning to school, students consistently talked about cost and expressed uncertainty about the different kinds of aid available. We also talked to them about what kind of information would change their perception of their options.

Overall, the messages were effective in increasing the number of people who could see themselves going back to school in the next few years: The number of people who agreed went from 64% to 71%, and the number who disagreed fell the same amount: from 63% to 29%.

The response to the specific messages validates the fears at the center of the respondents' thinking. Three of the four messages that rose to the top were messages that included concerns about cost; the other option specifically addressed concerns about balancing school, family and work.

After each [statement], please tell me if that information makes you much more likely to consider going back to school, somewhat more likely to consider going back to school, or if it makes no difference.

1. Thanks to a new state law, students from families earning less than around \$50,000 per year can have their entire tuition paid for at a local community and technical college or public four-year university. Partial awards are available for families making up to about \$100,000 a year. **(75% more likely to consider going back to school)**
2. At Washington community or technical colleges, distance and at home learning options make it possible to attend classes online, making it easier to balance going back to school with family and work. **(74% more likely to consider going back to school)**
3. Melissa grew up in a family where going to college was never discussed. She didn't think she could afford it or that she was smart enough. 20 years after finishing high school, she decided it was time to overcome her self-doubt and enrolled in community college. With the support of her advisors and professors, her confidence has grown and she's now working towards a degree in nursing. **(59% more likely to consider going back to school)**
4. Community and technical colleges offer opportunities to explore different programs and fields without having to take on massive student loan debt. **(72% more likely to consider going back to school)**

The messages that did not do as well were related to life aspirations and the mission of the community and technical college systems. Respondents already generally believe that higher education will bring them better job opportunities and a higher salary.

The CTCs are also already well-regarded by respondents: overall, 64 percent have a favorable view of CTCs, and that was even higher in some areas. A mere 9 percent had an unfavorable view. The quality and availability of the education is not a stumbling block; the perceived cost is the overwhelming barrier.

The more we directly address the very practical problems that students are facing, and assure them they have options, the more likely they are to take the next steps of reaching out and applying for financial aid.

Main Message Approach

We need to directly recognize the barriers young working adults are facing, give them a new set of facts to consider, and then provide practical and actionable steps forward.

- 1) You know that finishing a degree or certificate will help you get a better job and make more money, but you're also worried about the money and time it will take.
- 2) But if you make less than \$55,000, you won't pay anything in tuition. Even families who make as much as \$97,000 will get some assistance.
- 3) Most of our classes have online options, and we have student resource guides to help make it easier to add school to your already-busy life.
- 4) Just because COVID has you stuck at home or work doesn't mean you're stuck in life. Reach out to your local community and technical college for help with the next steps.

Change over time

The COVID-driven economic crisis and cultural uncertainty may drive message change in the future. Job-demand forecasting may also give us new information that will help highlight specific programs or approaches. The options for online classes may also expand, which would do more to chip away at people's concerns about the time commitment. Although cost and time will likely always be concerns, other messages may be added.

Audience

Although the messaging approach is appealing to all audience segments, not all audiences are as likely to move to action. With that in mind, we identified a primary and secondary audience, based on likelihood of going back to school to get a degree or certificate.

The primary audience can more clearly see themselves going back: They are generally women under 35 years old. They are more likely to have children (and cite children as a reason to finish a college program), be BIPOC and live in an urban area.

The secondary audience responds to the same messages, but they start out in a softer, less immediately motivated position. Similar to the primary audience, they also tend to be women under 35 with children in an urban area, but they are more likely to be white.

Because of the similarities between the two groups, segmentation is not about using different messages; it's more about the tactics of where each community should put its outreach resources.

Message Delivery

This is a more complex population with a greater variety of needs and concerns. In addition to statewide messaging about the availability of financing, local efforts will be needed to connect prospective students with resources.

The message is clear, practical and actionable, but the population is complex and has a variety of needs and concerns. Statewide messaging can focus on the availability of financing and the ease of filling out the WAFSA/FAFSA, while local efforts will be needed to connect prospective students with supportive resources.

Delivery for both statewide and local messaging should be straightforward and focused. It's crucial to recognize, and even honor, the conflicts that prospective students are facing. They are working, raising children and taking care of other family members. The pandemic is causing job loss and community-wide anxiety. Everyone is managing a lot of new information.

To be heard above that noise, and help people take the next step of filling out a financial aid form or calling their local Community and Technical College, will require the repetition of simple and focused messages from multiple directions.

Paid social media, with its ability to closely target messages to specific populations, should be considered an essential tool. Facebook was the most commonly used platform, with 54 percent of respondents using it—four times as many users as the next answer (YouTube, 12 percent) and more than all the other platform combined.

But many other organizations connect with our target population group. Partnering with them can help spread the message that 1) college may be free to you and 2) support exists to help you find the time. Those partners include

- Washington Student Achievement Council
- College Promise Coalition
- Employment Security Department
- Workforce Training Board
- Career Connect Washington
- Individual Colleges and their local marketing efforts.

The last item is significant: Because programs and support services will vary by college, it will be important for the colleges to be consistent with the larger messaging efforts, but still tailor their approach to the people in their community. Colleges are well-positioned to welcome students in and connect them with college- and community-based support. They can also provide specific information that address barriers such as child care options and technology.

Most importantly, the local college community of administrators, faculty and students are there to welcome and reassure students. Statewide messaging about financial aid can trigger a renewed interest, while the local community is there to meet their specific needs.

Conclusion

This population recognizes the value of higher education and the ability of the Community and Technical Colleges to deliver. They do not need to be “sold” on the vision of advancing their careers or themselves. However, they are feeling stuck because they do not believe that they qualify for financial aid. As working adults, they don’t think they have the time or the money to complete a degree or certificate.

When given practical information about the availability of tuition money, and the availability of services to help them fit school into their schedules, they are more willing to take the next step.

Clear and actionable information about the availability of state aid will help alleviate this population’s concerns about cost; local voices will help address their concerns about time and support. Messages will have to be carefully targeted, but can be delivered both directly and with partners.

The changes in our economy, accelerated by COVID, will continue to require a highly trained workforce. Our legislature has made significant investments in this area, and it’s time to open the doors.



**COMMUNITY AND
TECHNICAL COLLEGES**
Washington State Board



College-Going Culture

Washington Statewide Survey

June - July, 2020

- ▶ Multi-modal survey of Washington residents including telephone, email-to-web, and text-to web
- ▶ Survey conducted June 7th – July 8th, 2020
- ▶ 466 interviews
- ▶ Telephone interviews were conducted in English by trained, professional interviewers; landlines and mobile phones included
- ▶ Participants were routed either to the College-Going Culture survey or the Adult Basic Education survey. College-Going Culture participants had to meet the following criteria:
 - Between ages 24 and 44
 - Employed or recently unemployed due to COVID-19
 - Not currently a student
 - Received a high school diploma or GED, but no college degree
 - Income level approximately 55% or less of the median family income based on household size

Please note that due to rounding, some percentages may not add up to exactly 100%.

Key Findings

- ▶ Respondents had a mix of experience levels with higher education, with about half having left a college or other degree program without finishing and half having applied for financial aid through a FAFSA or WASFA.
- ▶ While increased earning potential and setting an example for one's children are top motivators for going back to school, the cost of college itself and the difficulty of juggling it with family and work are the biggest barriers to obtaining additional education.
- ▶ There's some confusion about different forms of financial aid—particularly Washington state aid—and many are unsure if they would qualify for aid or perceive it as difficult to apply for.
- ▶ Messaging that addresses perceived barriers by speaking to how CTCs can make college more affordable and more accessible resonates strongly.

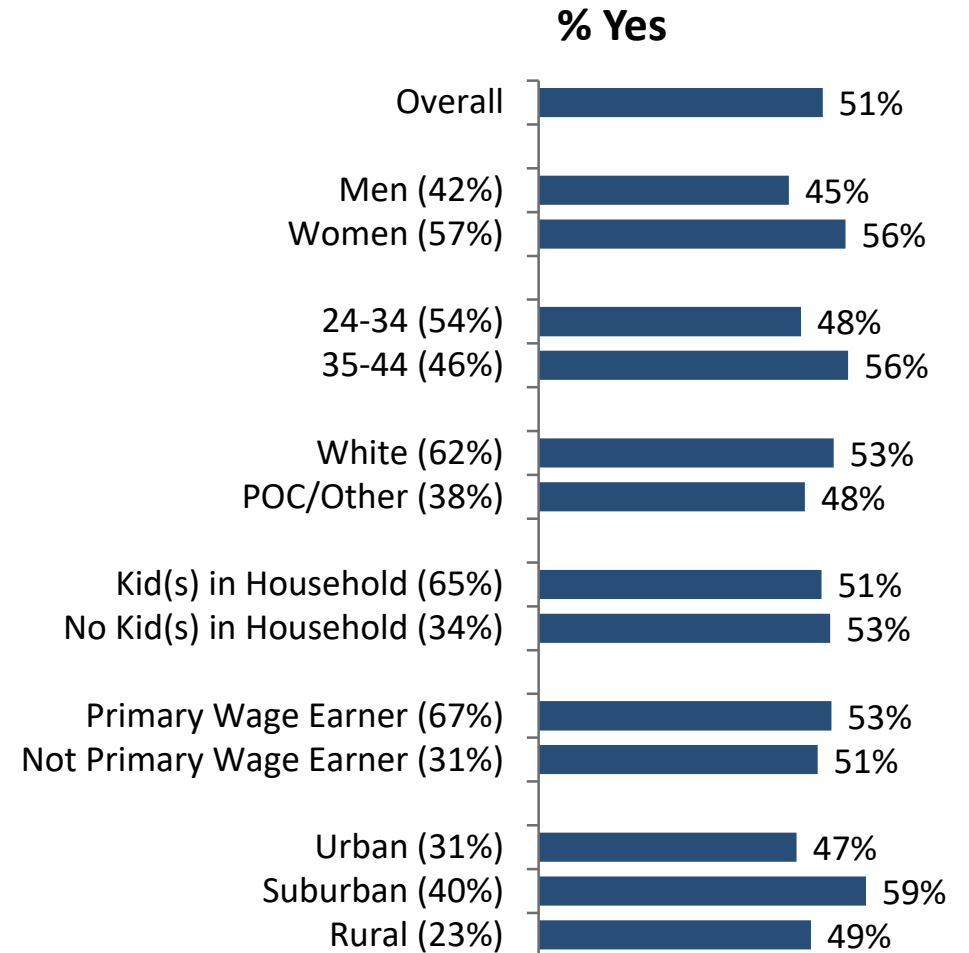
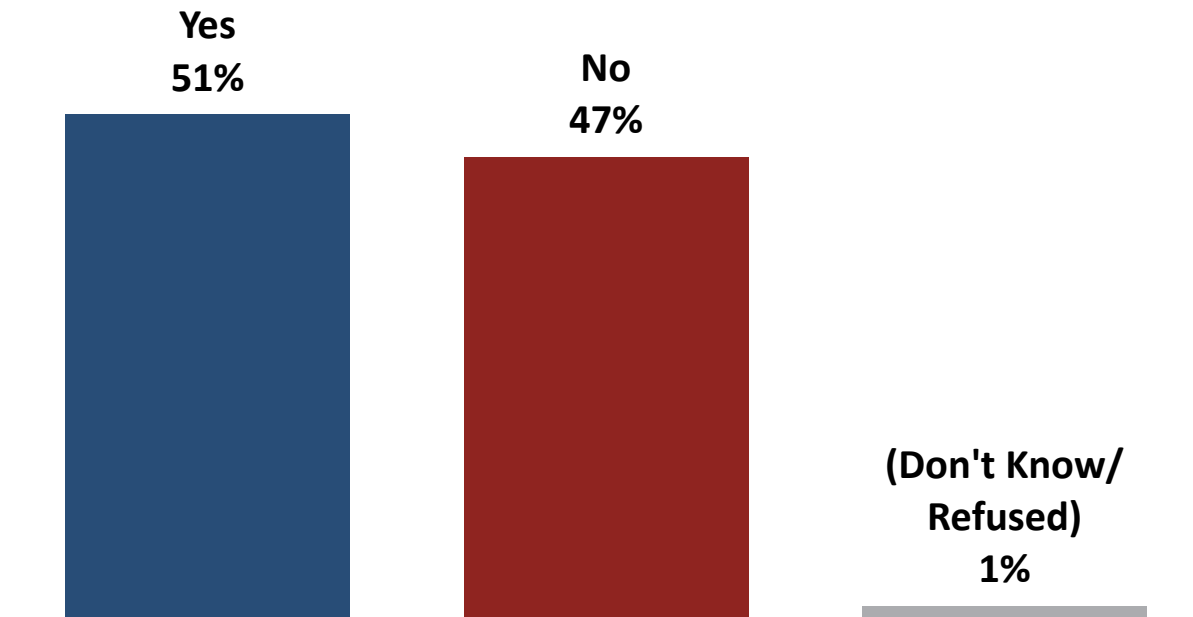


Higher Education Experience and Attitudes

Higher Education Experience

Half of respondents report having started a college or other degree program that they left without finishing.

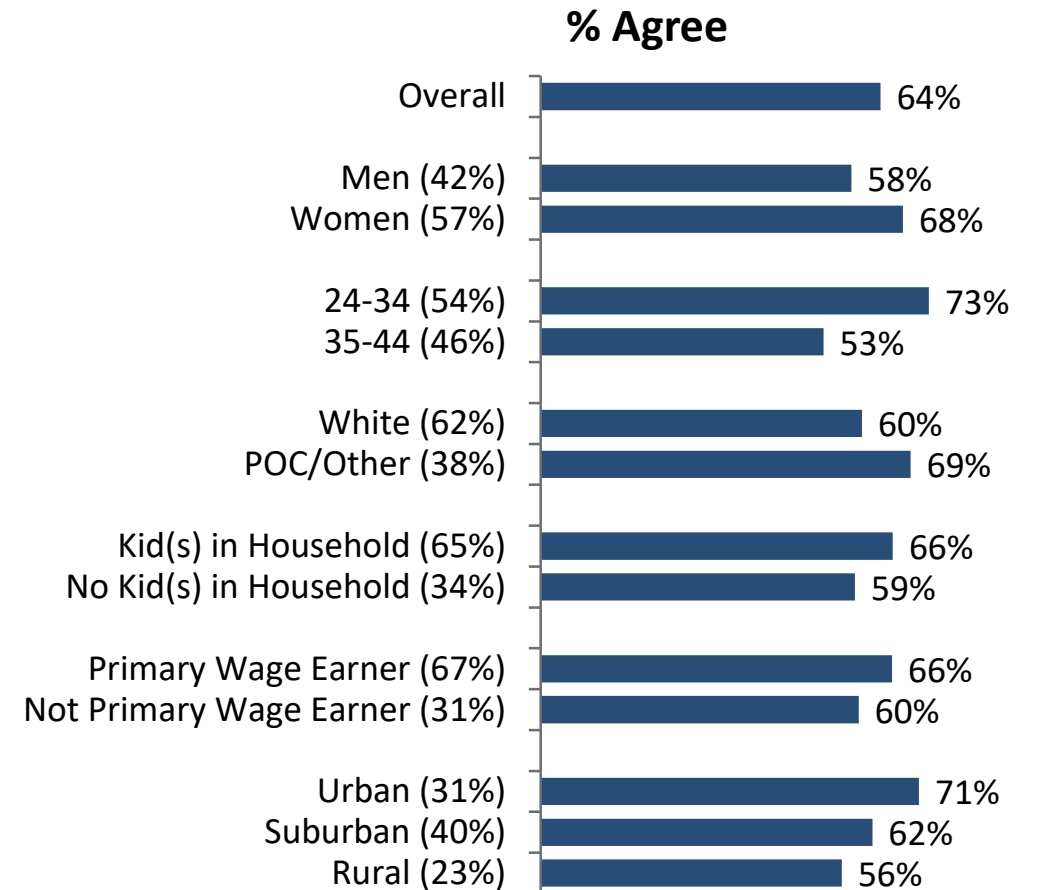
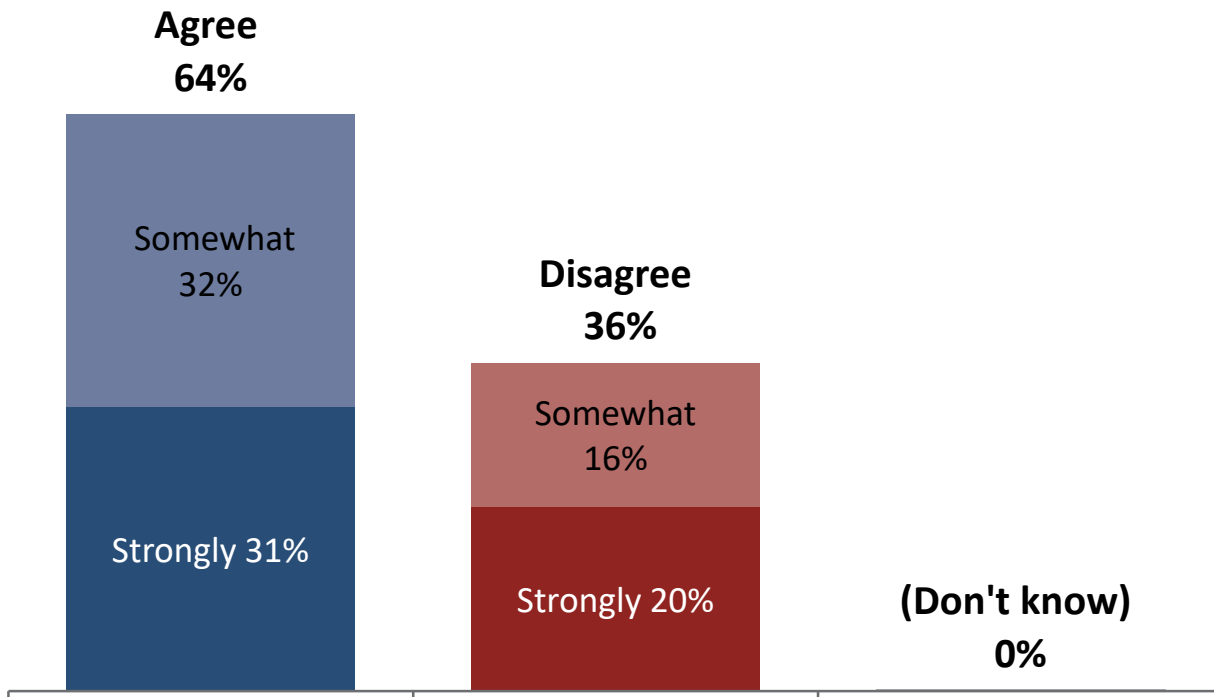
Have you ever begun a college or other educational degree program that you left without finishing?



Initial Likelihood to Go Back to School

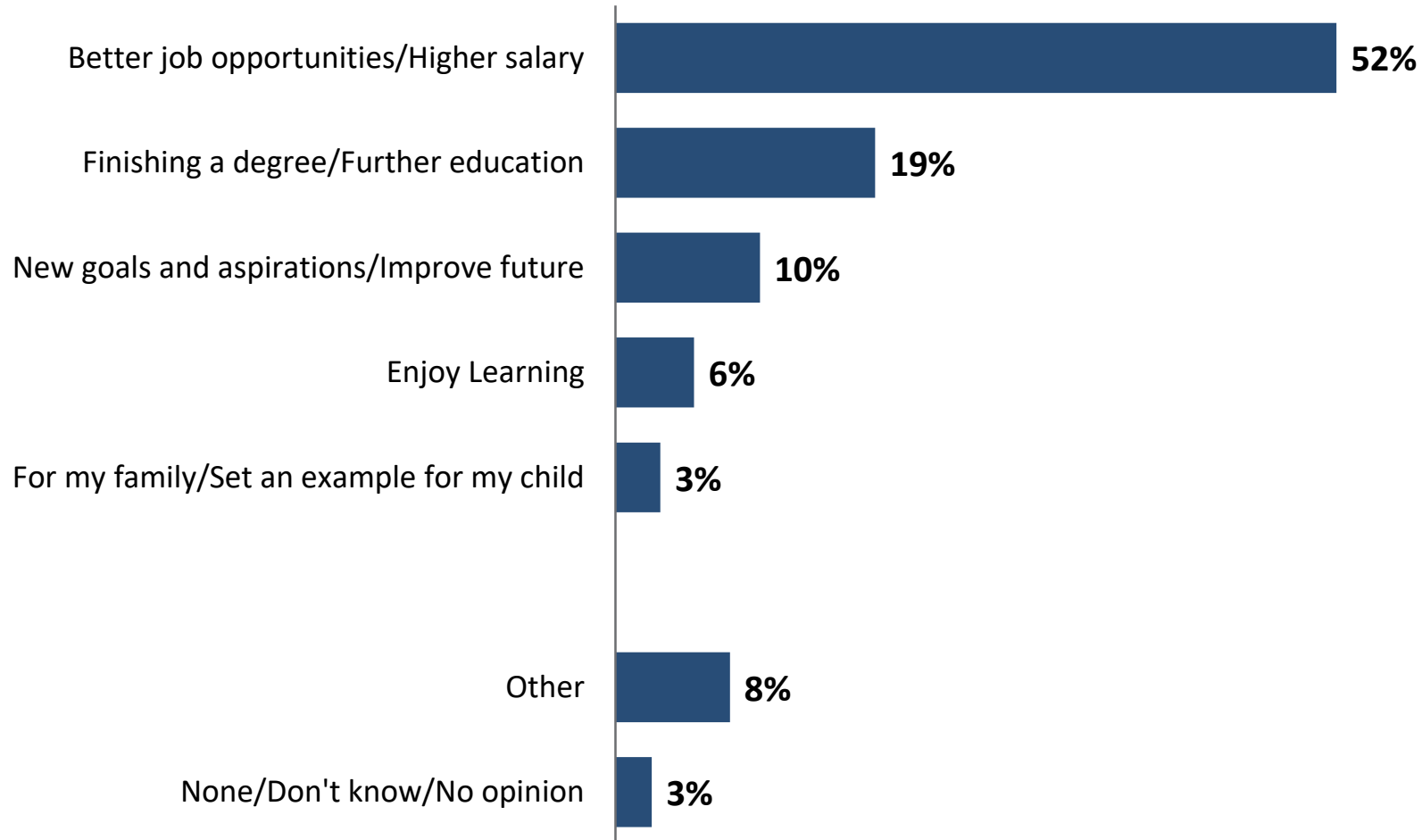
Nearly two-thirds can see themselves going back to school in the next few years. There are sizable age and gender gaps, with women and those under 35 more likely to agree.

I could see myself going back to school in the next few years.



Why Likely to Go Back to School

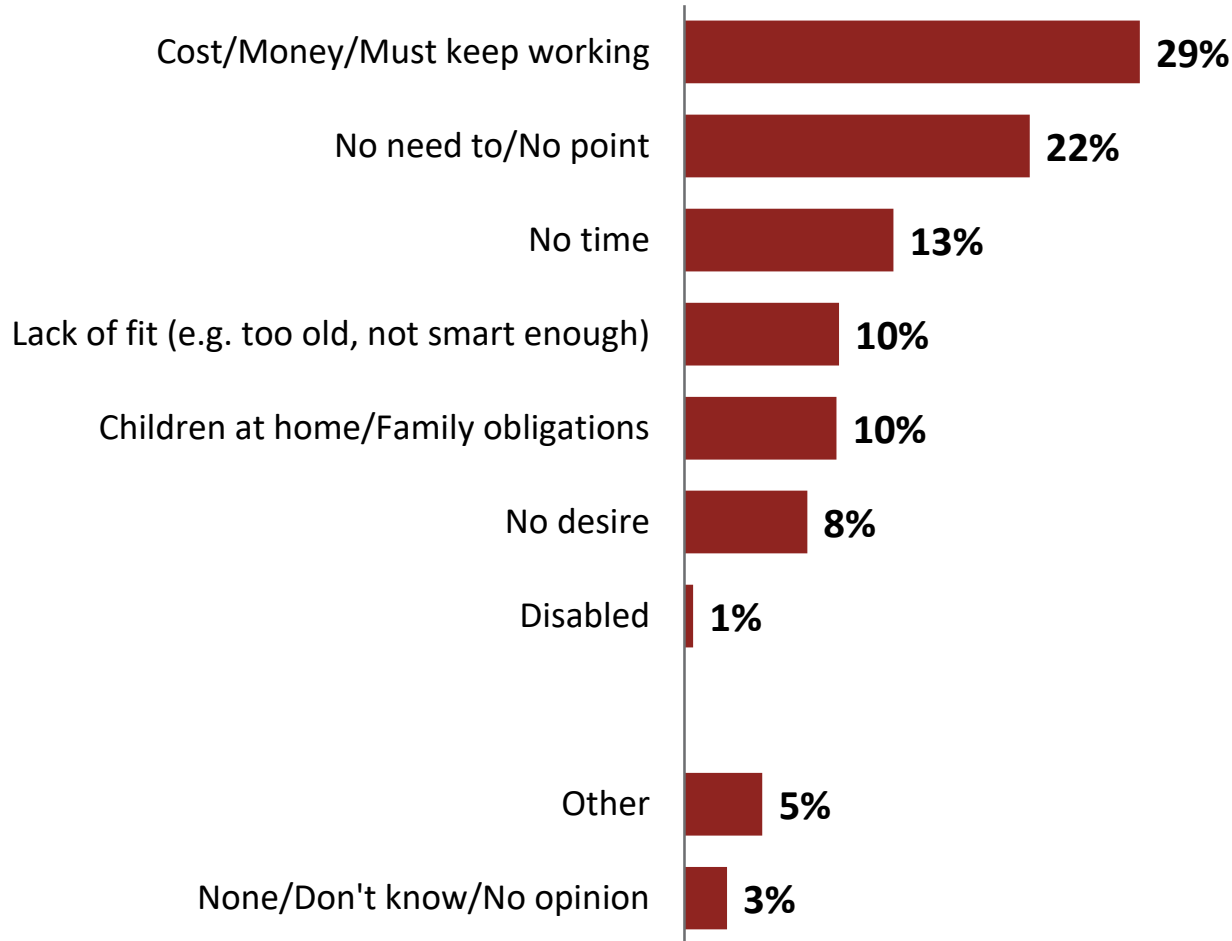
Among those who could see themselves going back to school in the next few years, about half identified becoming eligible for better job opportunities or a higher salary as their primary reason.



Among those who agreed they could see themselves going back to school in the next few years, n=289

Why Unlikely to Go Back to School

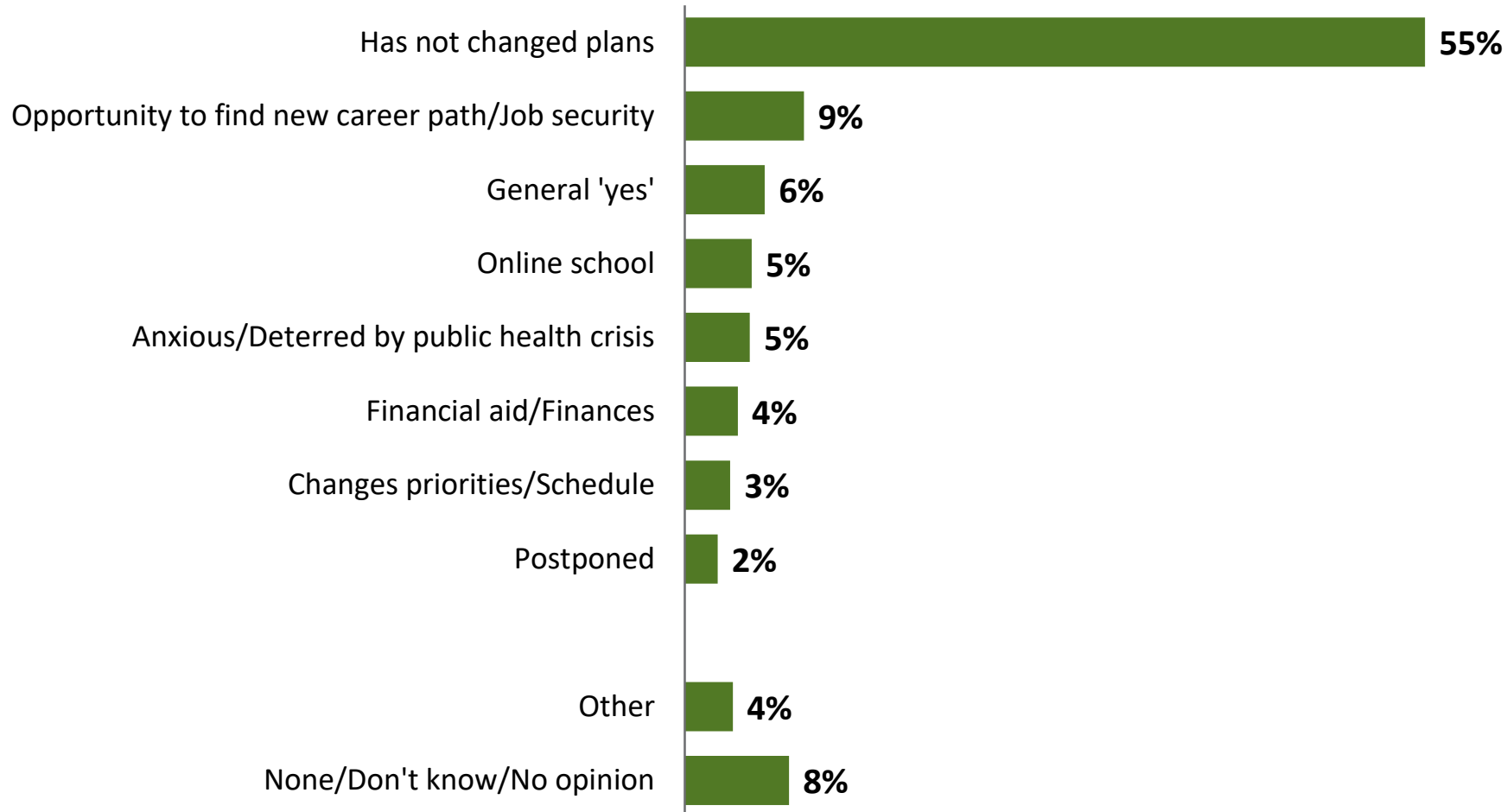
Among those who said they did not see themselves going back to school in the next few years, cost or the need to continue working to sustain income emerged as the primary reason.



Among those who agreed they could not see themselves going back to school in the next few years, n=176

Impact of COVID-19 on Going Back to School

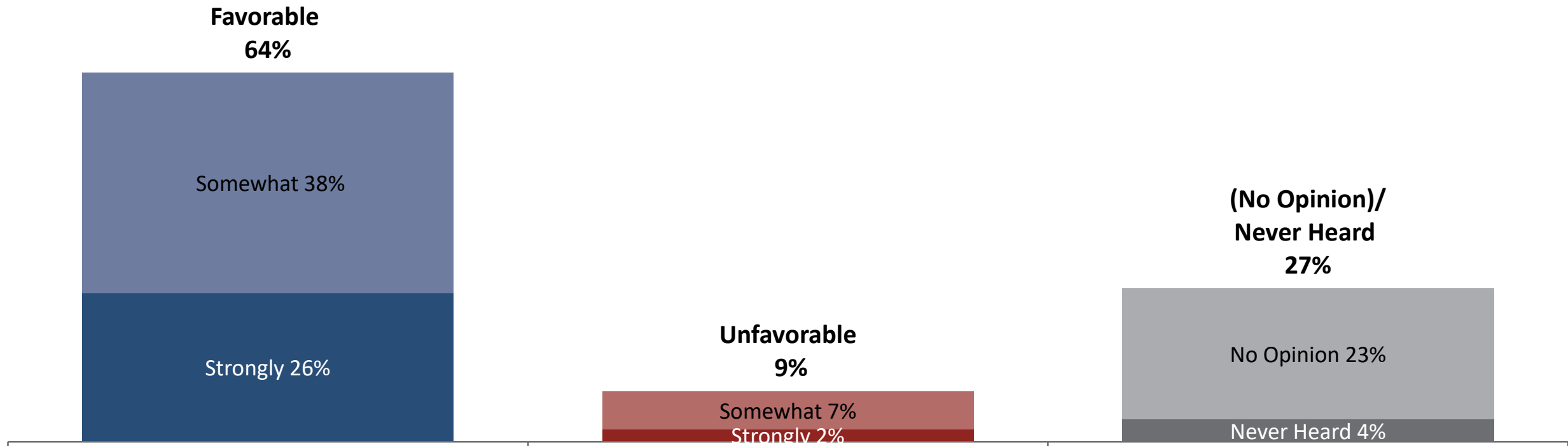
Just over half stated that the coronavirus situation has not changed their thinking about going back to school. Among those who say it has changed their thinking, finding a new career path or greater job security was most commonly cited.



Q15. How has the coronavirus situation changed your thinking about going back to school, if at all?
(Open-ended response coded into categories)

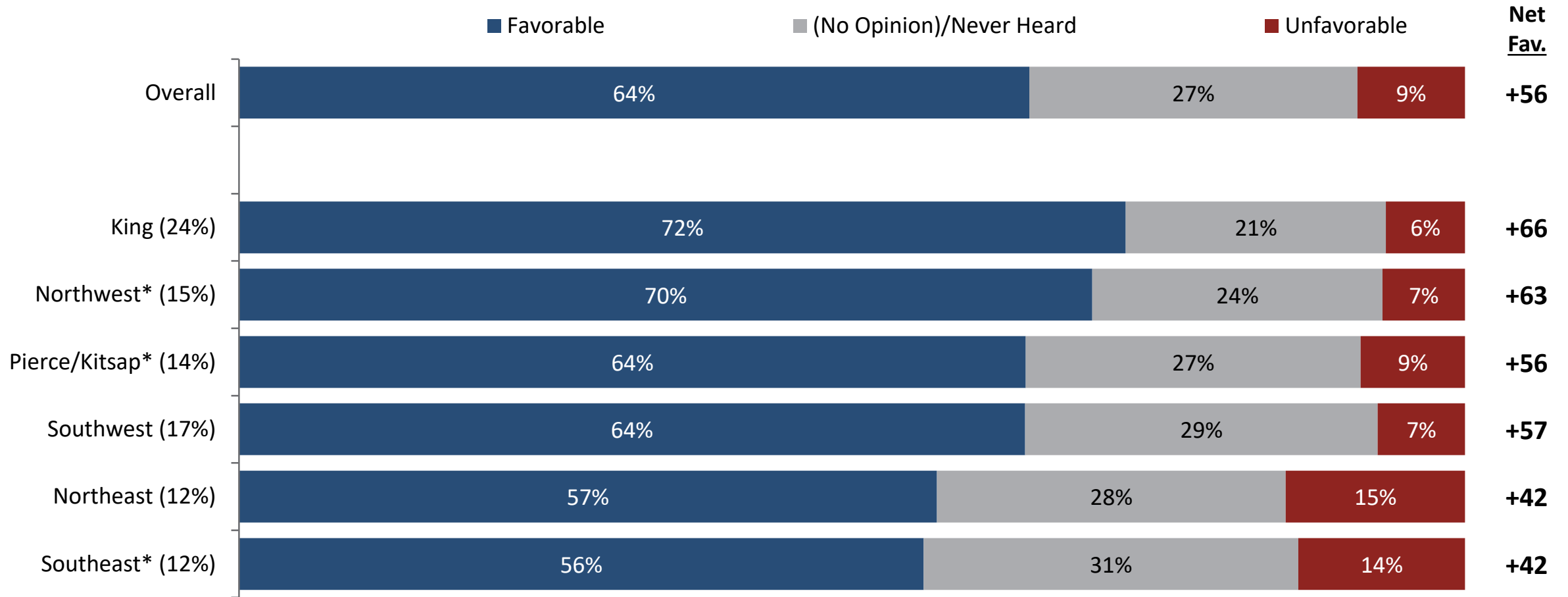
CTC Favorable Rating

Nearly two-thirds have a favorable opinion of Washington State Community and Technical Colleges, but over a quarter have either never heard of the CTC system or do not know enough to rate it.



CTC Favorable Rating by Region

CTCs are viewed more favorably in the Puget Sound region than elsewhere in the state.



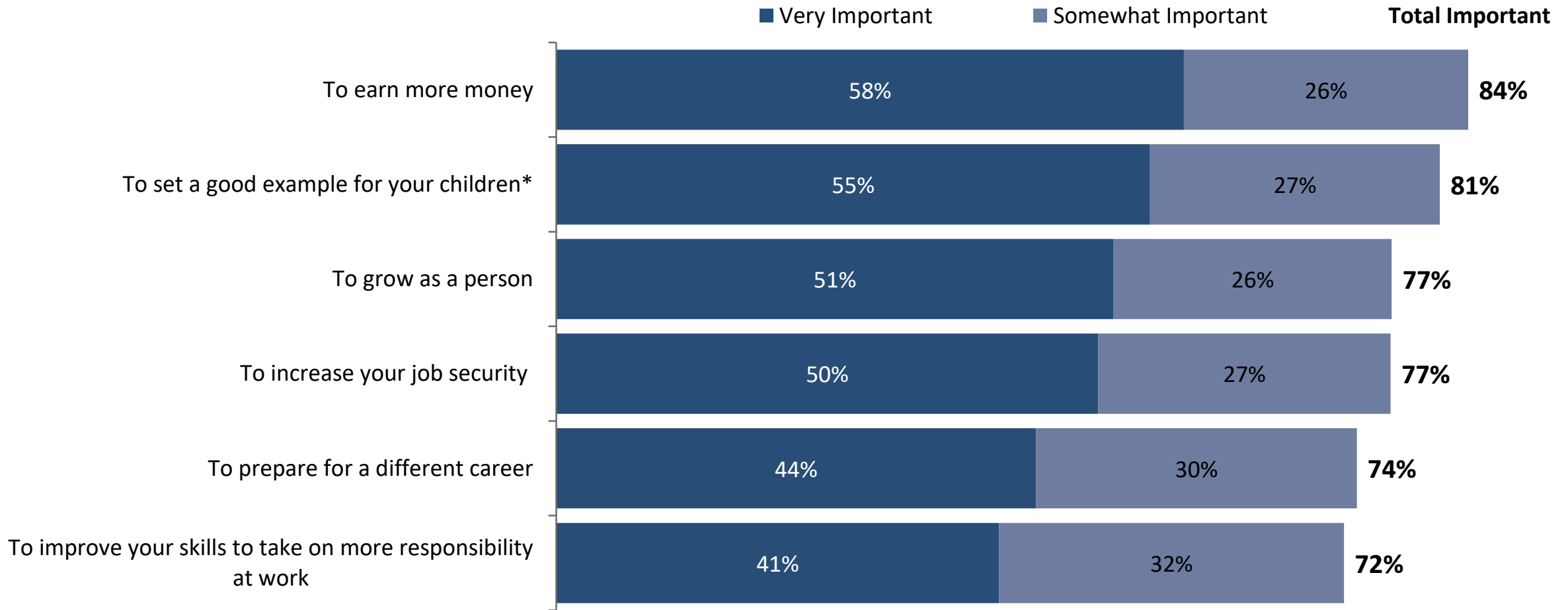
*Regions have small sample sizes; n=62-72



Motivations & Barriers

Motivations

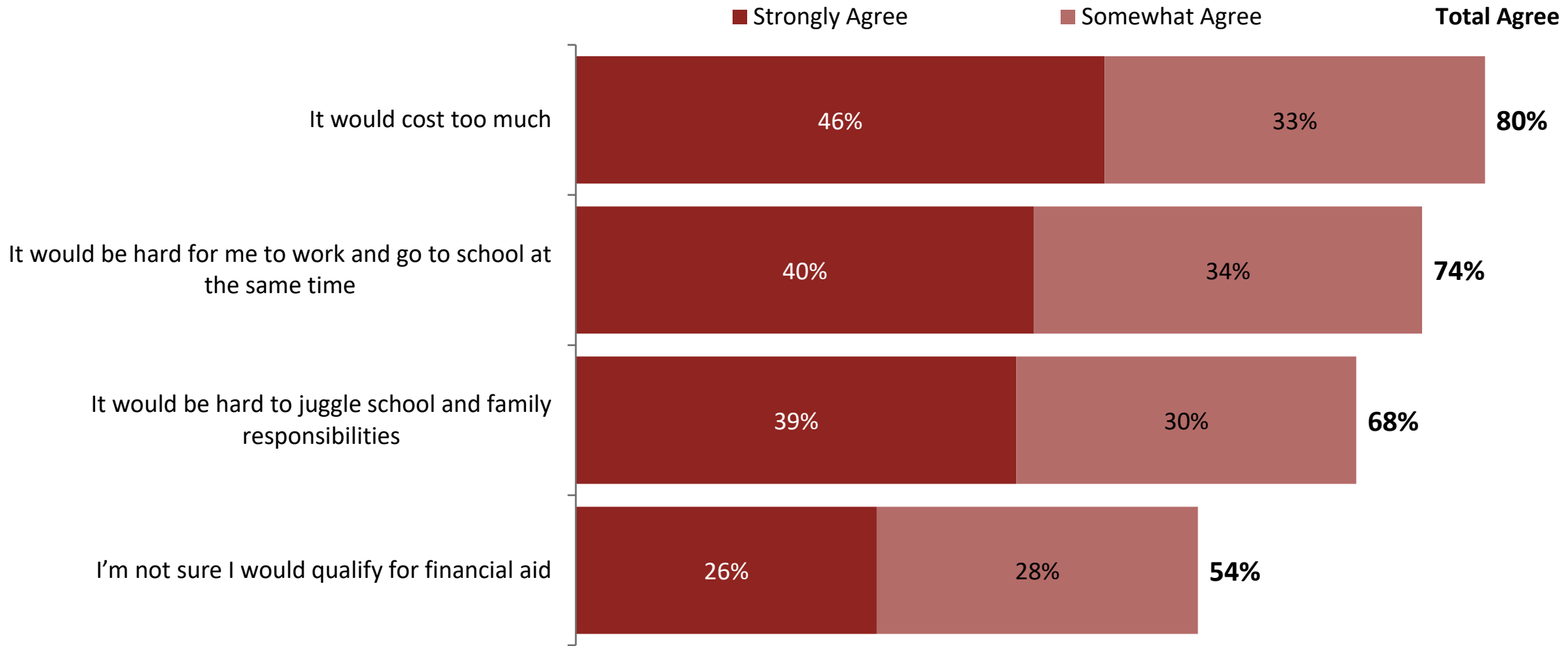
The potential to earn more money emerged as the top motivator for continuing education, followed by setting a good example among those who care for a child under eighteen.



*Asked only among participants who say they take care of a child under 18 who lives with them; n=314

Barriers

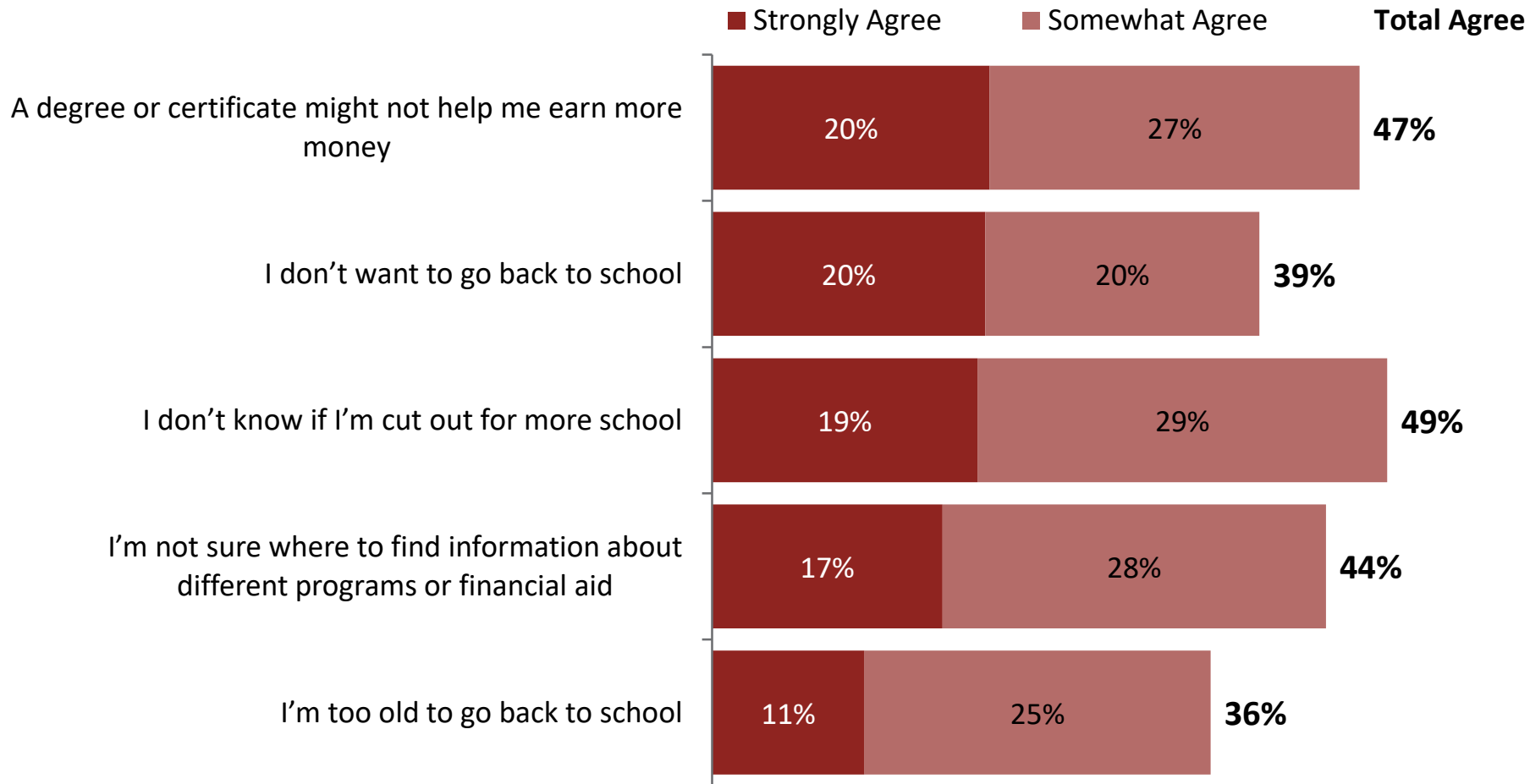
Cost is the biggest barrier to going back to school, followed by the difficulty of juggling school with work and family responsibilities. Half also weren't sure if they would qualify for financial aid.



Q32-40. Many things impact whether people can go back to school and continue their education. Thinking about the things that impact whether you personally can go back to school, please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree that the following statements are true for you.

Barriers (cont.)

Other barriers drew less intensity, but nearly half agreed they weren't sure if more school would help them earn more or if they are cut out for it, or agreed they weren't sure where to find information about programs or financial aid.



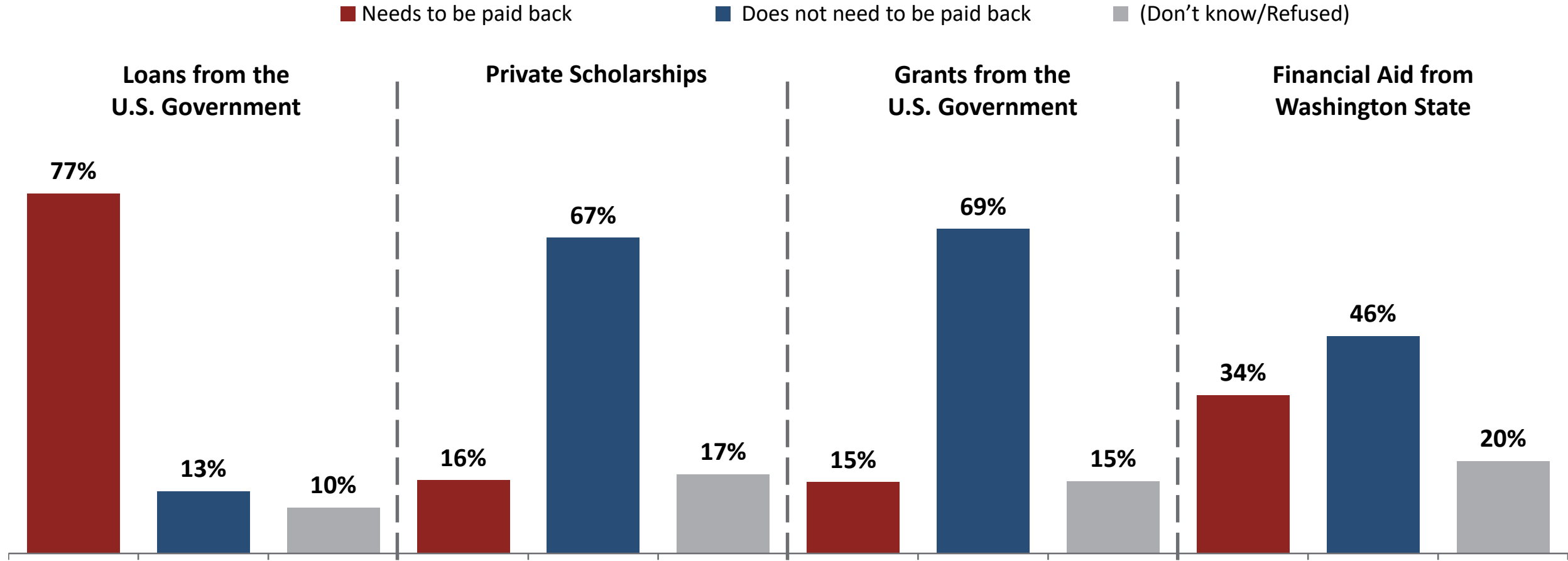
Q32-40. Many things impact whether people can go back to school and continue their education. Thinking about the things that impact whether you personally can go back to school, please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree that the following statements are true for you.



Financial Aid

Funding Knowledge

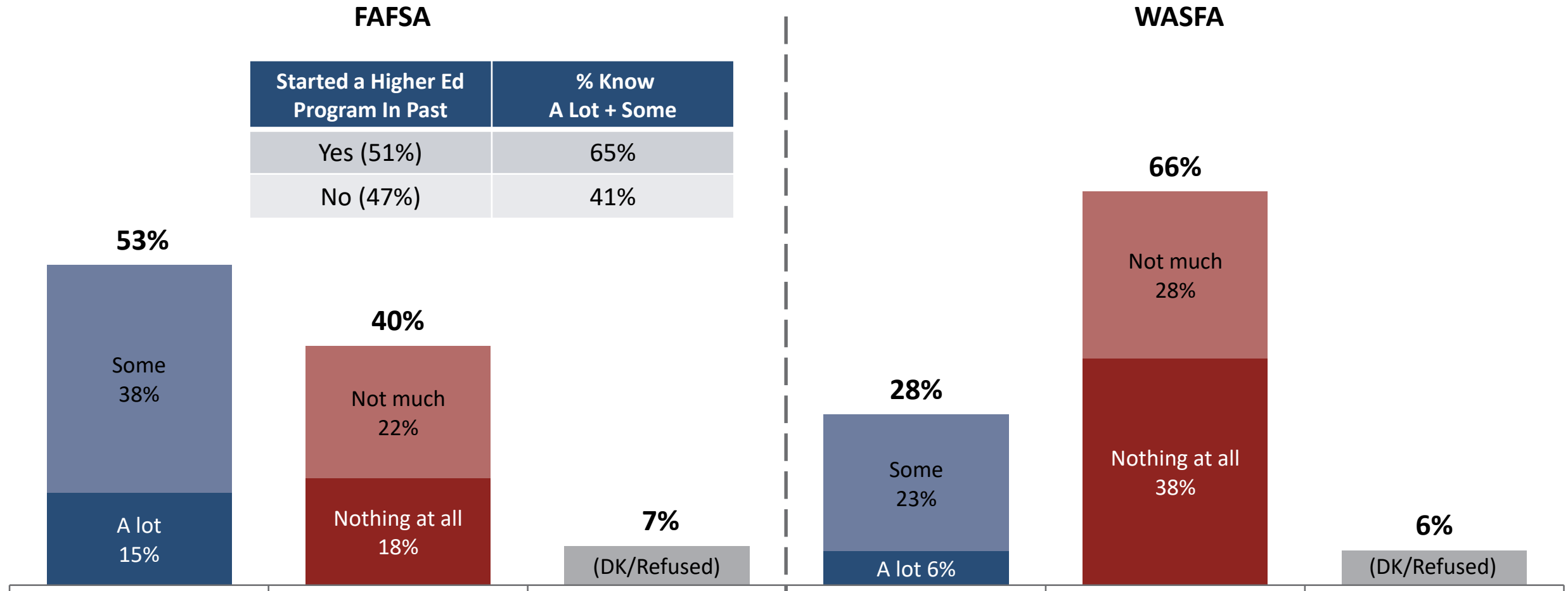
While most are aware that federal loans need to be paid back and that private scholarships and federal grants don't, that knowledge is not universal. State financial aid is more of an unknown, with under half aware it doesn't need to be paid back.



Q41-44. Next, I'm going to ask you about a few ways that students can get money for college. For each type of funding, please tell me whether, to your knowledge, it needs to be paid back or not.

FAFSA/WASFA Knowledge

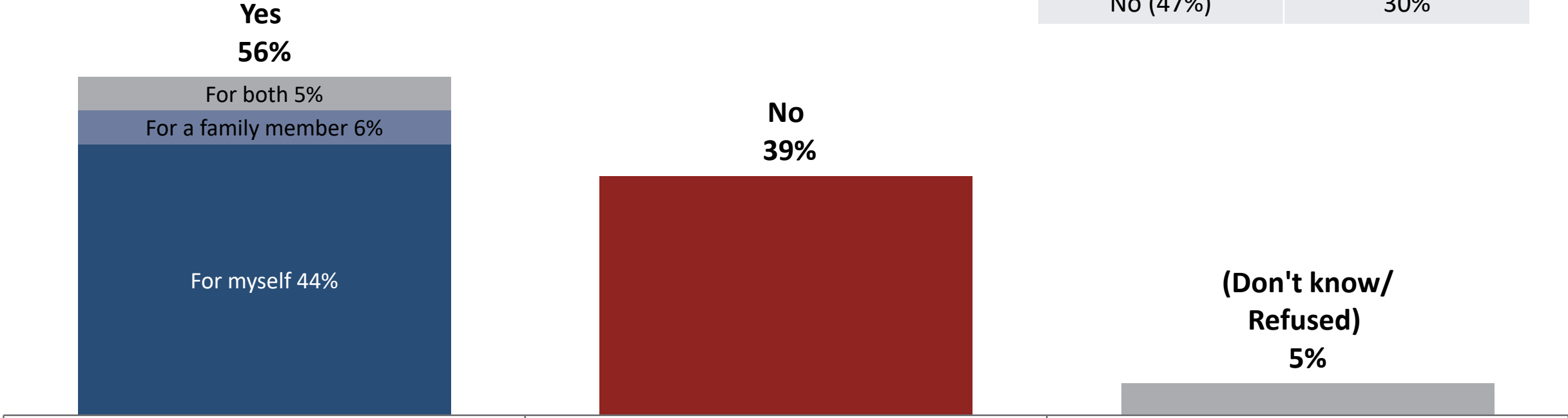
About half overall and two-thirds of those who had once started a higher education program feel they know at least some about the FAFSA. Knowledge of the WASFA is less widespread.



FAFSA/WASFA Experience

Just over half have experience completing a FAFSA or WASFA application for themselves or a family member. Among those who started a higher education program without finishing, 58% reported having completed a FAFSA or WASFA for themselves.

Started a Higher Ed Program In Past	% Completed FAFSA or WASFA for Self
Yes (51%)	58%
No (47%)	30%



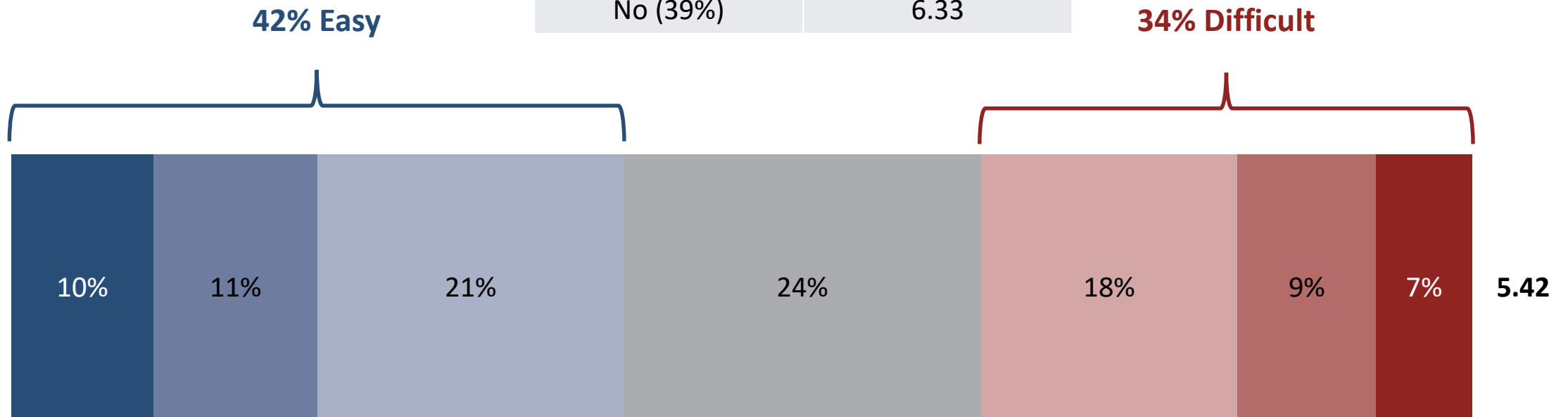
Q47. Have you ever completed a FAFSA or WASFA application for yourself or for another member of your family? (IF YES) And did you complete the application for yourself or for a family member?

Ease of FAFSA/WASFA Completion

Perceptions of the difficulty of applying for financial aid through the FAFSA or WASFA are mixed, with about a third perceiving it as difficult. Those without experience completing a FAFSA or WASFA believe it to be more difficult than those who have.

■ 1 - Very Easy ■ 2-3 ■ 4-5 ■ (DK/Refused) ■ 6-7 ■ 8-9 ■ 10 - Very Difficult **Mean**

Completed a FAFSA/WASFA Before	Mean Difficulty
Yes (56%)	5.10
No (39%)	6.33





Messaging

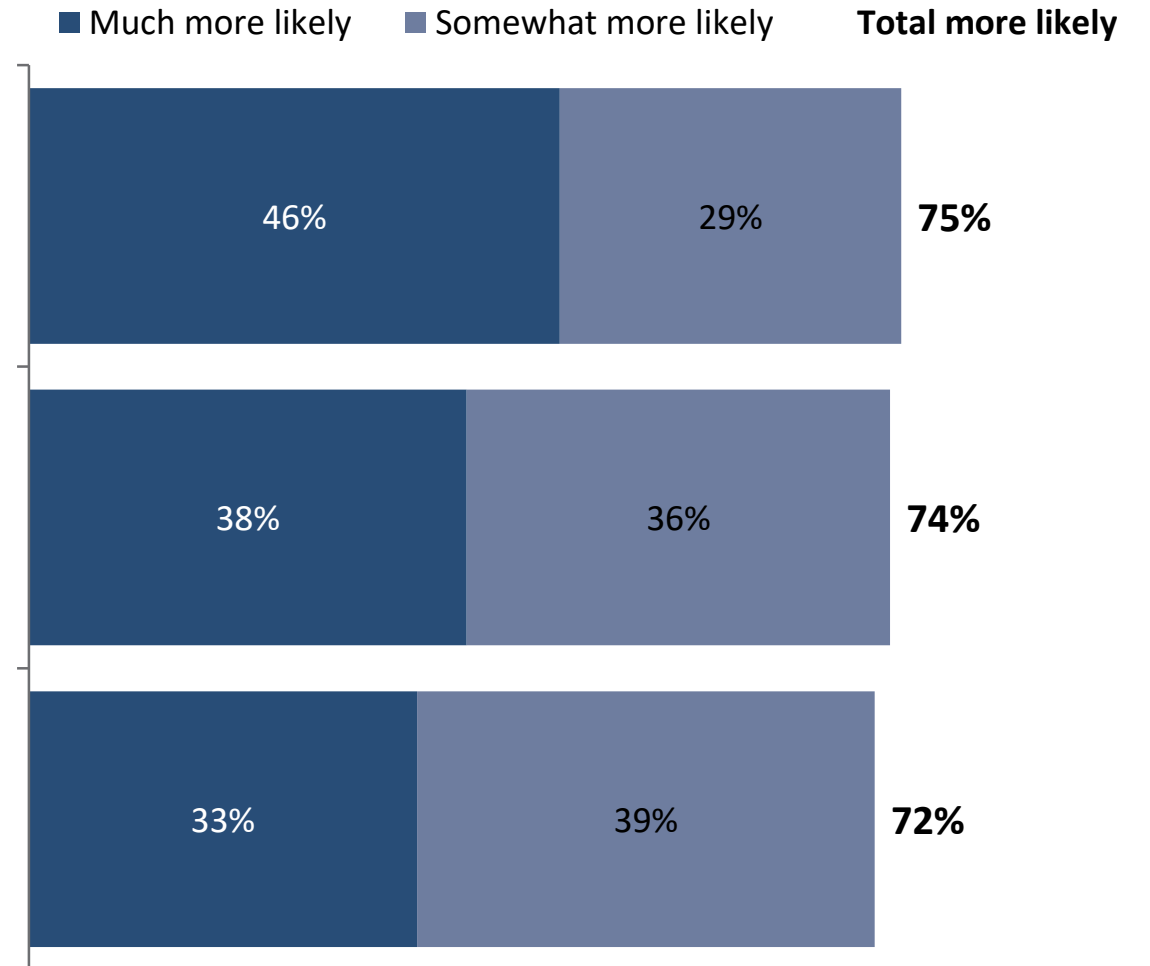
Messages

Information about the Washington College Grant is the most compelling message tested, with nearly half saying it makes them much more likely to consider going back to school, followed by information about online learning options.

Thanks to a new state law, students from families earning less than around \$50,000 per year can have their entire tuition paid for at a local community and technical college or public four-year university. Partial awards are available for families making up to about \$100,000 a year. (n=239)

At Washington community or technical colleges, distance and at-home learning options make it possible to attend classes online, making it easier to balance going back to school with family and work. (n=229)

Community and technical colleges offer opportunities to explore different programs and fields without having to take on massive student loan debt. (n=232)



Q58-65. Next, I am going to read you some statements. After each one, please tell me if that information makes you much more likely to consider going back to school, somewhat more likely to consider going back to school, or if it makes no difference.

Messages (cont.)

While other messages don't draw as much intensity, they are still compelling to majorities.

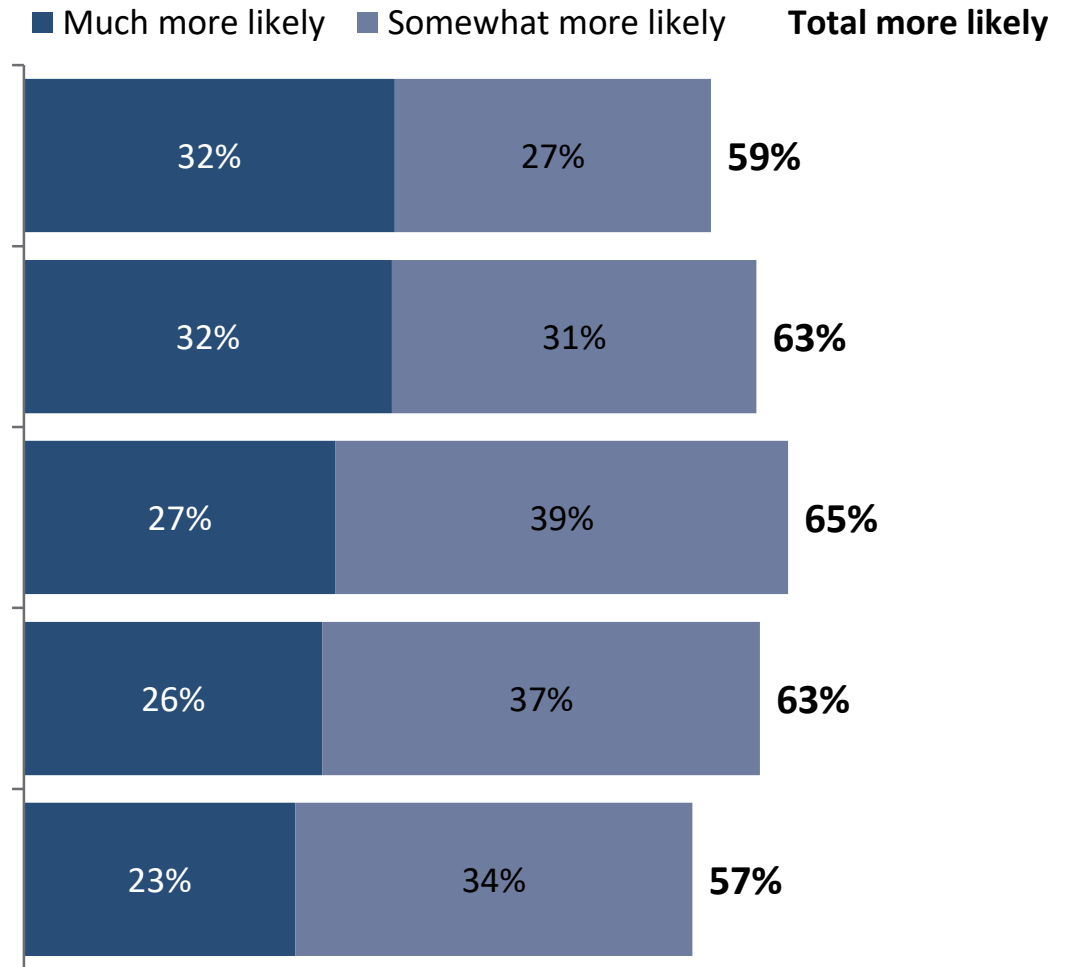
Melissa grew up in a family where going to college was never discussed. She didn't think she could afford it or that she was smart enough. 20 years after finishing high school, she decided it was time to overcome her self-doubt and enrolled in community college. With the support of her advisors and professors, her confidence has grown and she's now working towards a degree in nursing. (n=226)

Washington's community and technical colleges serve diverse students of all ages, races, and backgrounds, including many who are the first in their families to pursue college. (n=229)

Kevin started working in the restaurant industry when he was 17. Years later, he wanted to make a change, but with two kids to support, worried about starting over. He decided to go to technical college to learn a new skill he could put to use right away. Kevin studied computer programming, earned an internship as soon as he graduated, and now has a new career as a software engineer. (n=237)

The world is changing, but Washington's community and technical colleges provide an affordable path to job training and real-world skills that will be crucial during the economic recovery. (n=226)

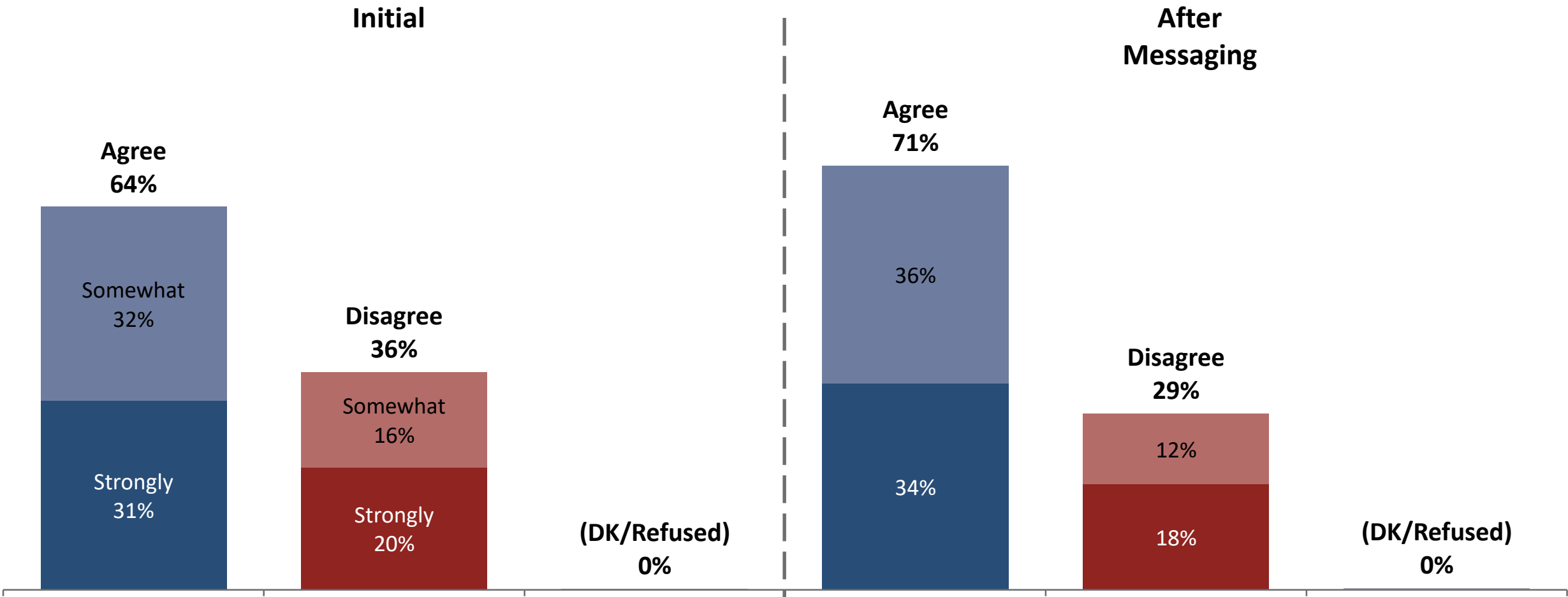
It's never too late to continue your education. Whether you're interested in training for a new career, preparing to transfer to a four-year university, or brushing up on basic skills, Washington state community and technical colleges have classes, programs and majors for you. (n=235)



Q58-65. Next, I am going to read you some statements. After each one, please tell me if that information makes you much more likely to consider going back to school, somewhat more likely to consider going back to school, or if it makes no difference.

Likelihood to Go Back to School After Messaging

After hearing more information, there is a modest increase in the number who say they could see themselves going back to school in the next few years.



Q66. After everything that you've heard, please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the following statement: I could see myself going back to school in the next few years.



Targeting Segmentation

Segmentation

About a third are considered primary targets for messaging based on their initial receptivity to the idea of going back to school. Just over 40% are considered secondary targets. These respondents either initially agreed they could see themselves going back to school, but with less intensity than primary targets, or moved to agree they could after messaging.

Primary Target: *Strongly agree initially that they can see themselves going back to school in next few years*

Secondary Target: *Somewhat agree initially that they can see themselves going back to school in next few years
OR moved to agree (strongly or somewhat) after messaging*

Else: *All other participants; don't fit into either primary or secondary target*

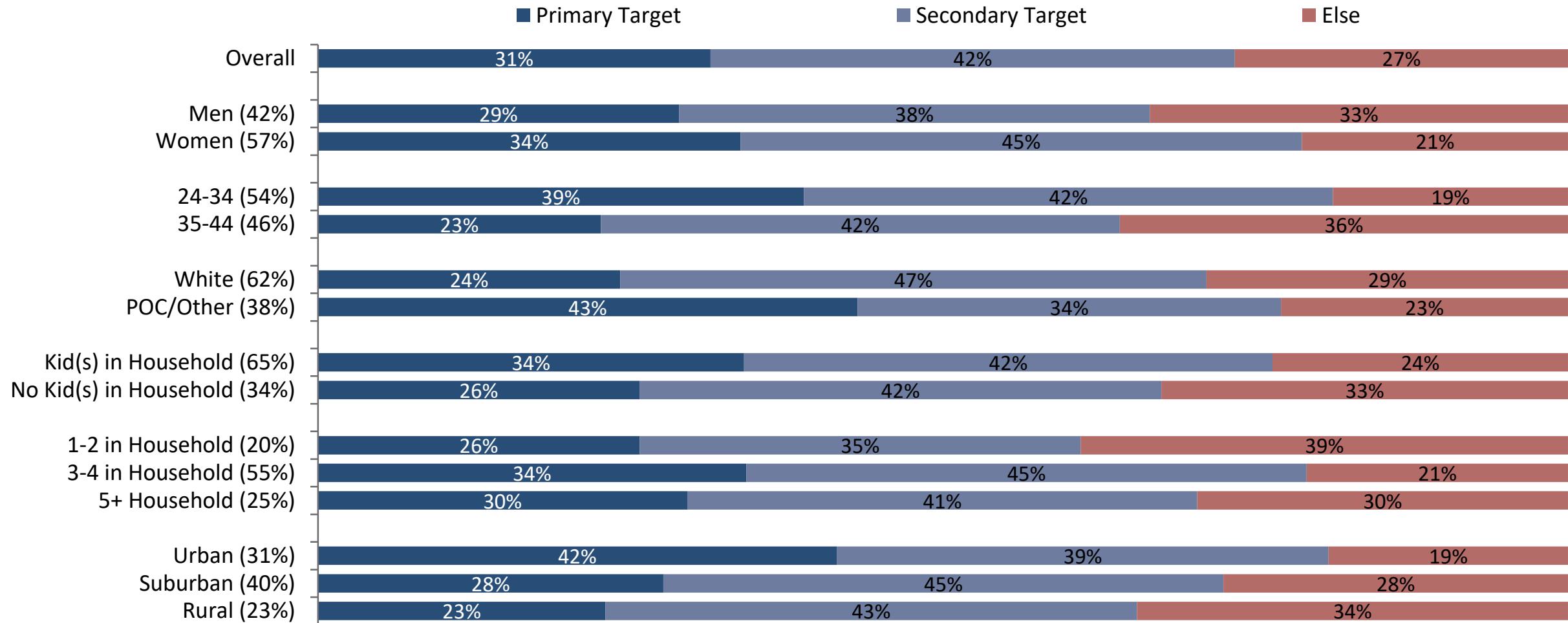
Primary Target
31%

Secondary Target
42%

Else
27%

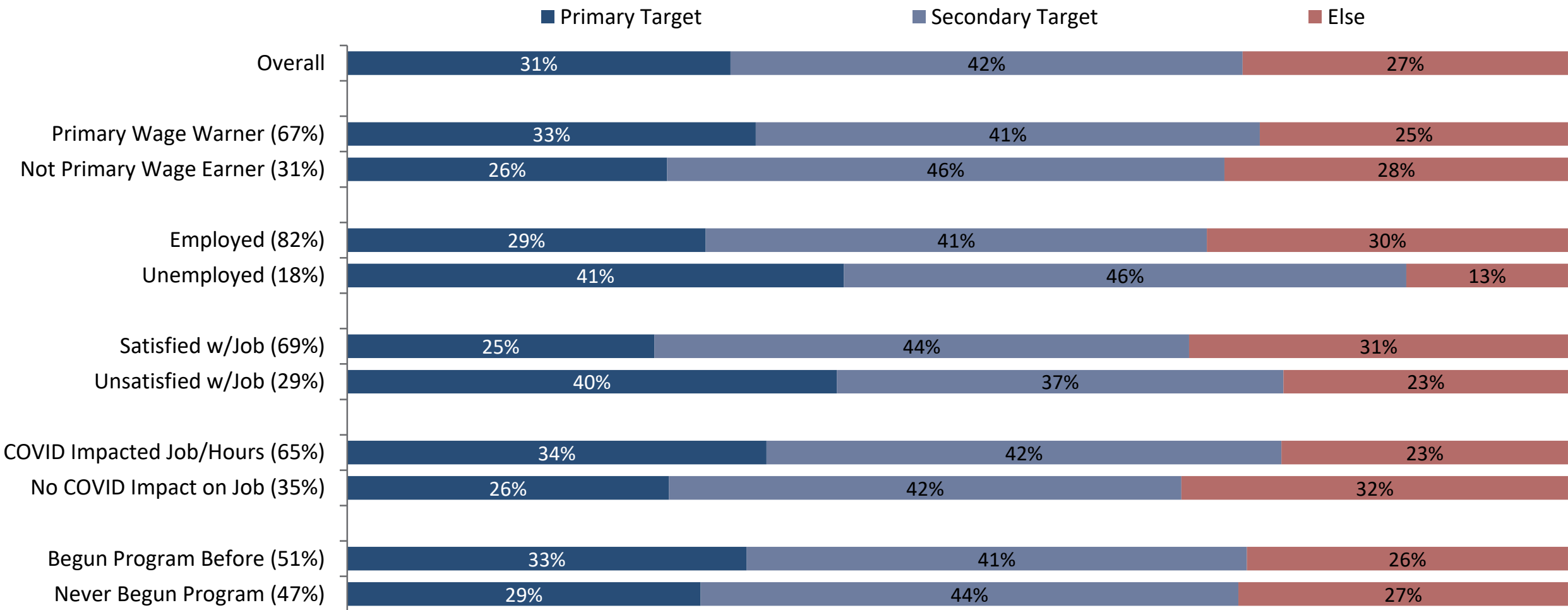
Segmentation by Subgroups

Primary targets are more likely to be under 35, not identify as white, care for children under 18, and live in urban settings.



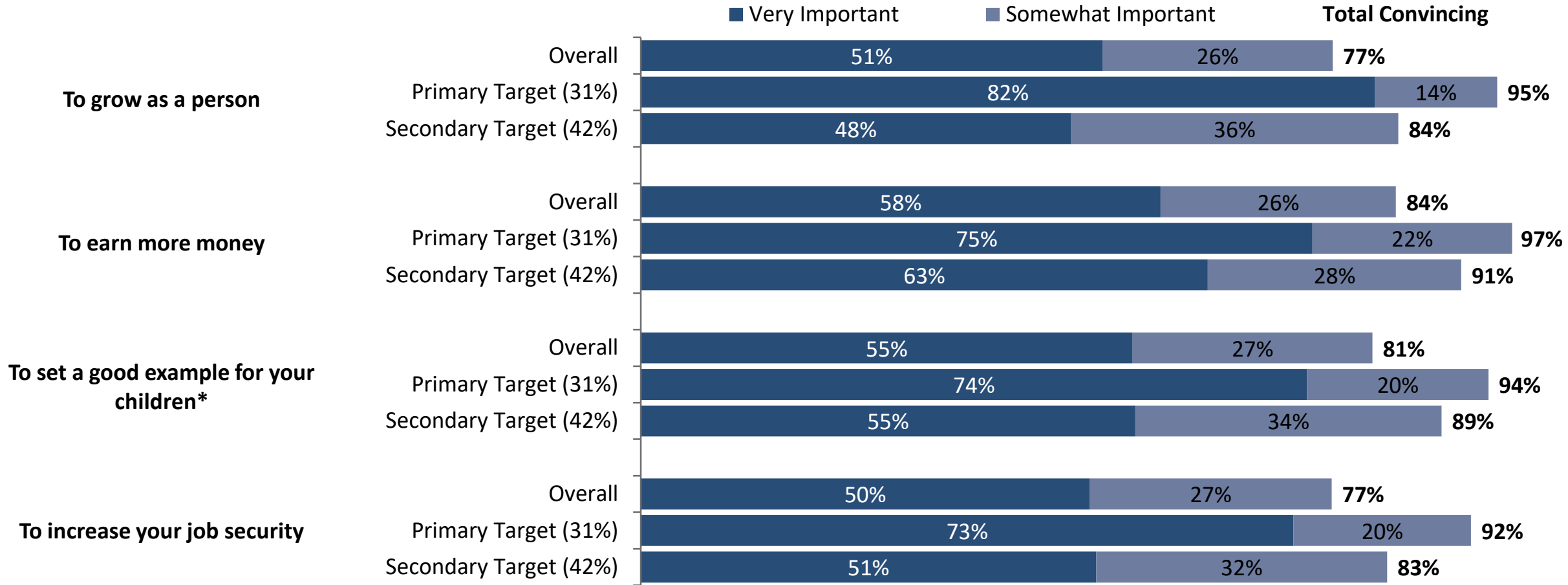
Segmentation by Subgroups

Primary targets are more likely to be unemployed or unsatisfied with their job and to have had their hours cut or lost their job because of the pandemic, but are not markedly more likely to have higher education experience.



Top Motivations by Segmentation

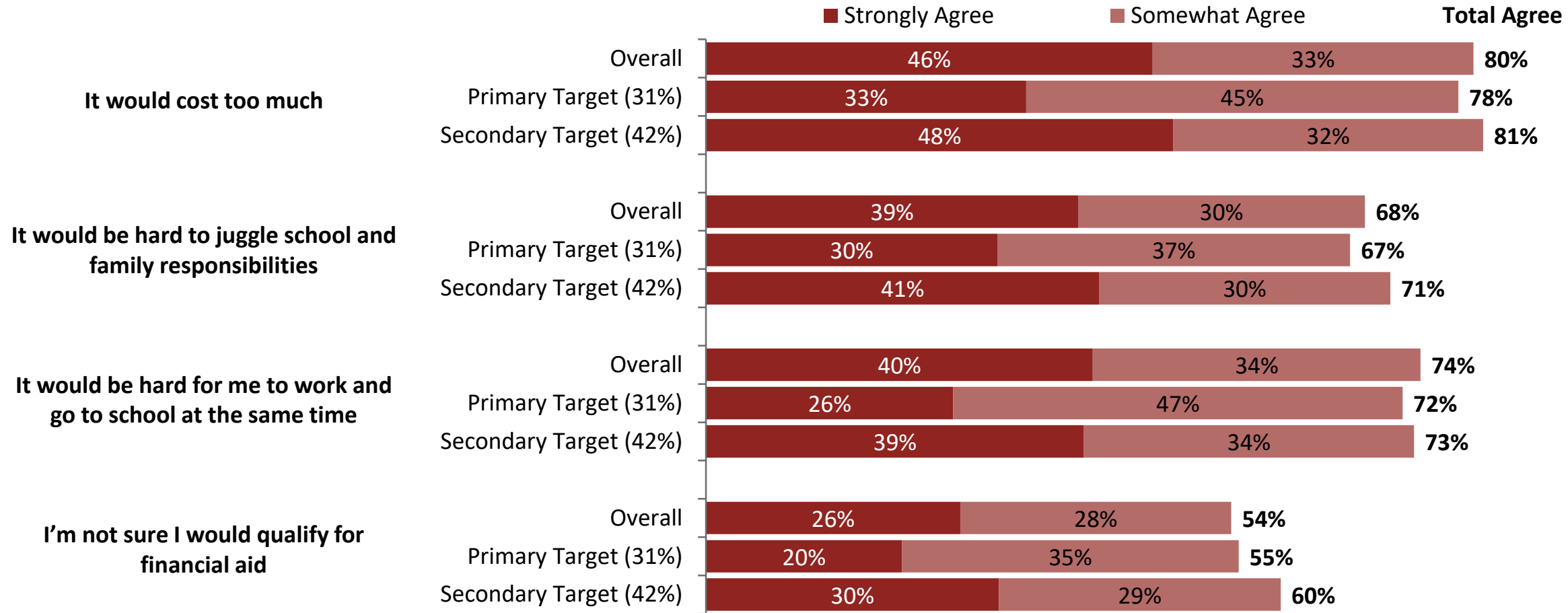
Among primary targets, personal growth is a much stronger motivator than among respondents overall. Earning more money, setting a good example for their children, and increasing job security are also top motivators.



*Asked only among participants who say they take care of a child under 18 who lives with them; n=314

Top Barriers by Segmentation

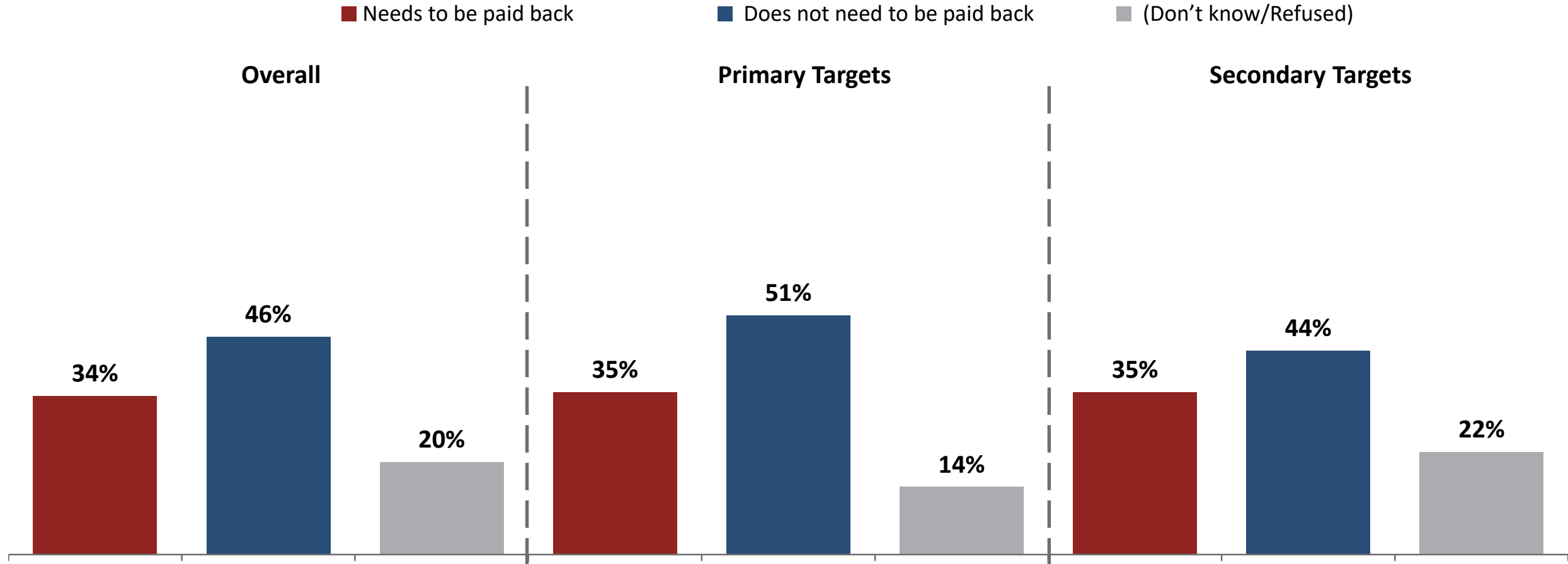
As with respondents overall, cost ranks as the top barrier for both primary and secondary targets, followed by balancing school with family and work. Cost is a bigger barrier for secondary targets.



Q32-40. Many things impact whether people can go back to school and continue their education. Thinking about the things that impact whether you personally can go back to school, please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree that the following statements are true for you.

Funding Knowledge – WA State Aid

While primary targets are slightly more likely to know about Washington State financial aid than secondary targets, half believe it either needs to be paid back or aren't sure.



Q44. Next, I'm going to ask you about a few ways that students can get money for college. For each type of funding, please tell me whether, to your knowledge, it needs to be paid back or not: Financial Aid from Washington State

Top Messages by Segmentation

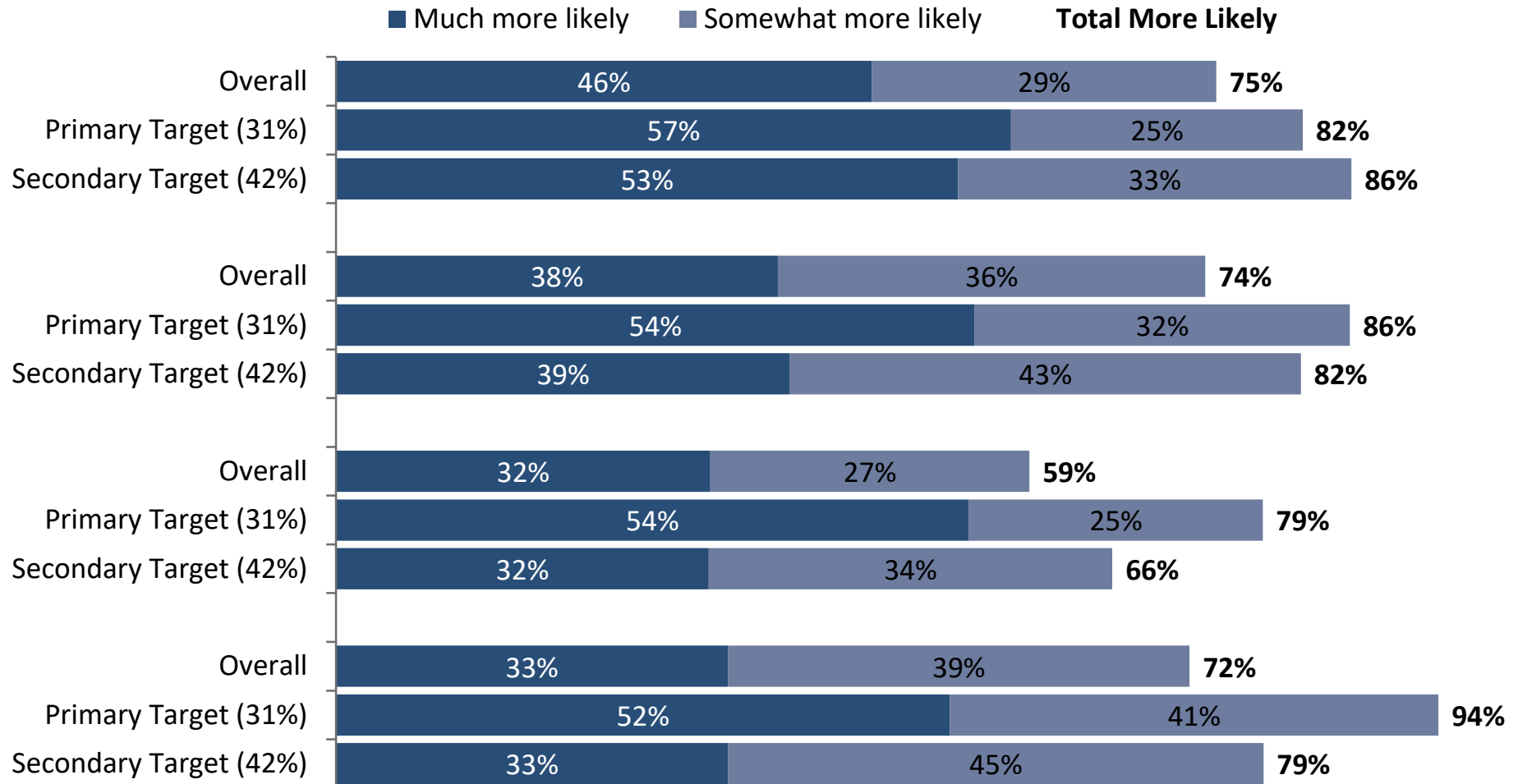
Information about the Washington College Grant is highly compelling to both primary and secondary targets.

Thanks to a new state law, students from families earning less than around \$50,000 per year can have their entire tuition paid for at a local community and technical college or public four-year university... (n=239)

At Washington community or technical colleges, distance and at-home learning options make it possible to attend classes online, making it easier to balance going back to school with family and work. (n=229)

Melissa grew up in a family where going to college was never discussed. She didn't think she could afford it or that she was smart enough. 20 years after finishing high school, she decided it was time to overcome her self-doubt and enrolled in community college... (n=226)

Community and technical colleges offer opportunities to explore different programs and fields without having to take on massive student loan debt. (n=232)

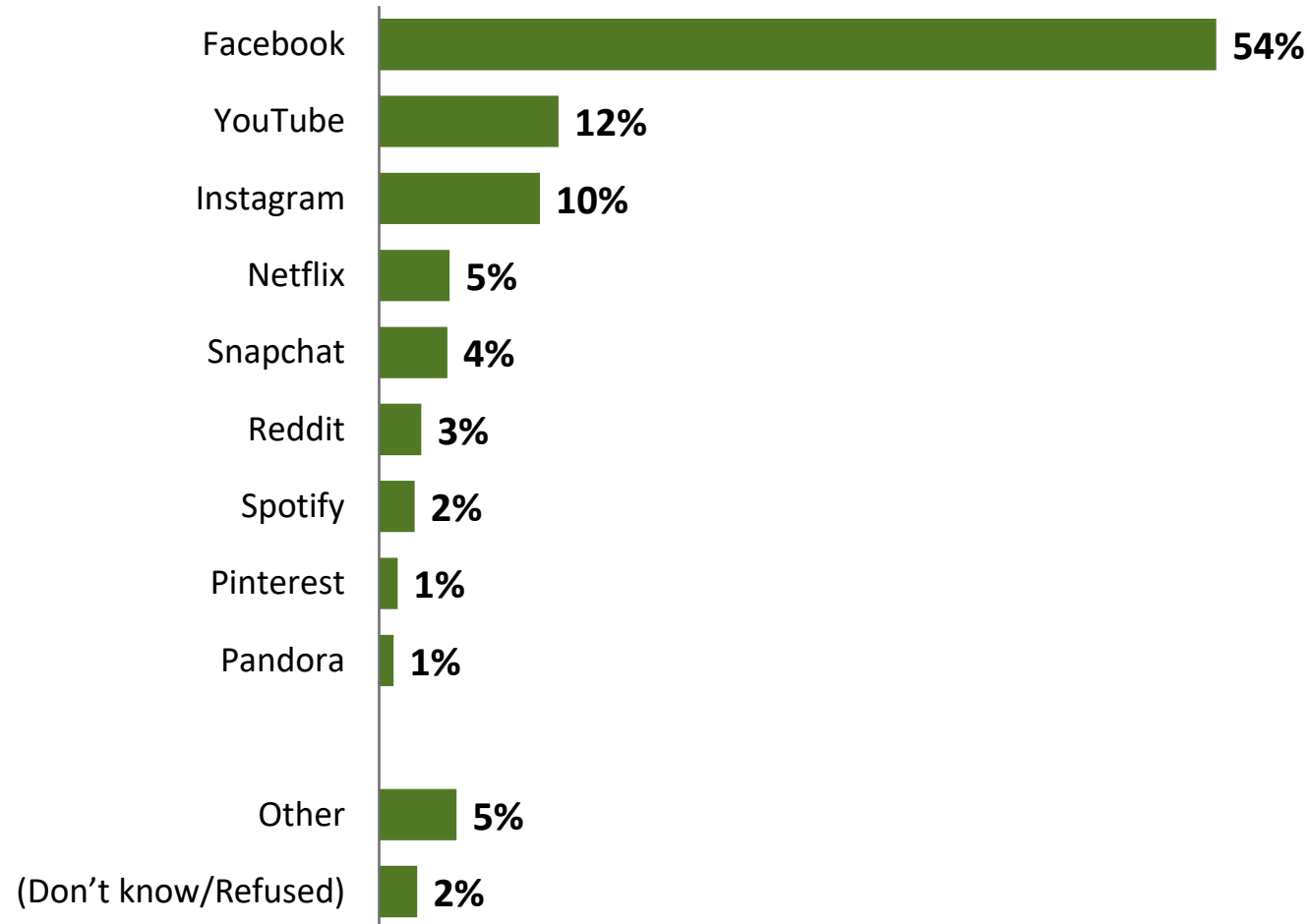




Demographics

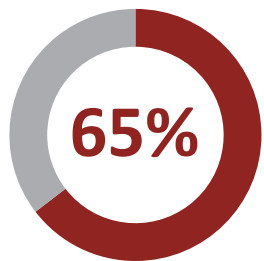
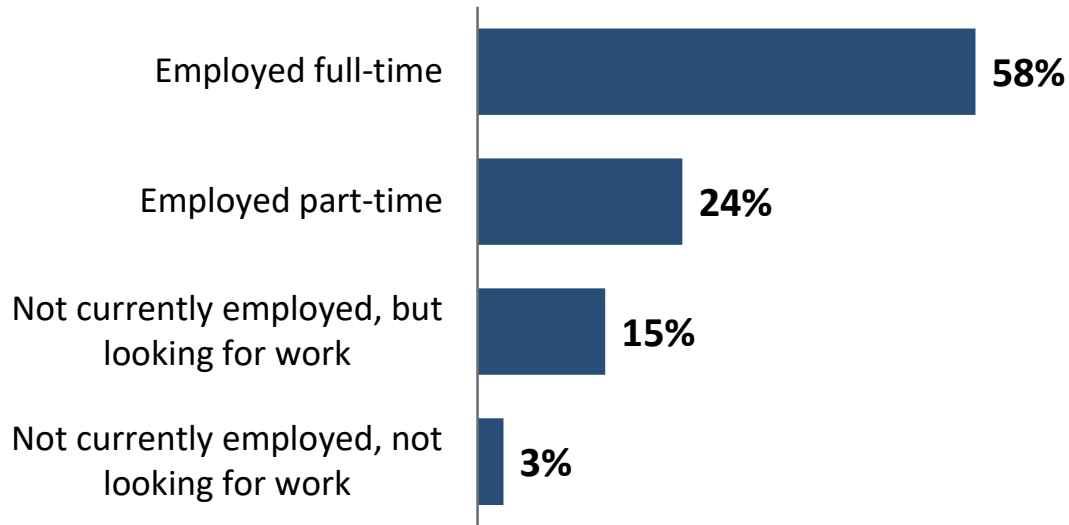
Most Used Social Media Platform

Facebook is by far the most commonly used platform.



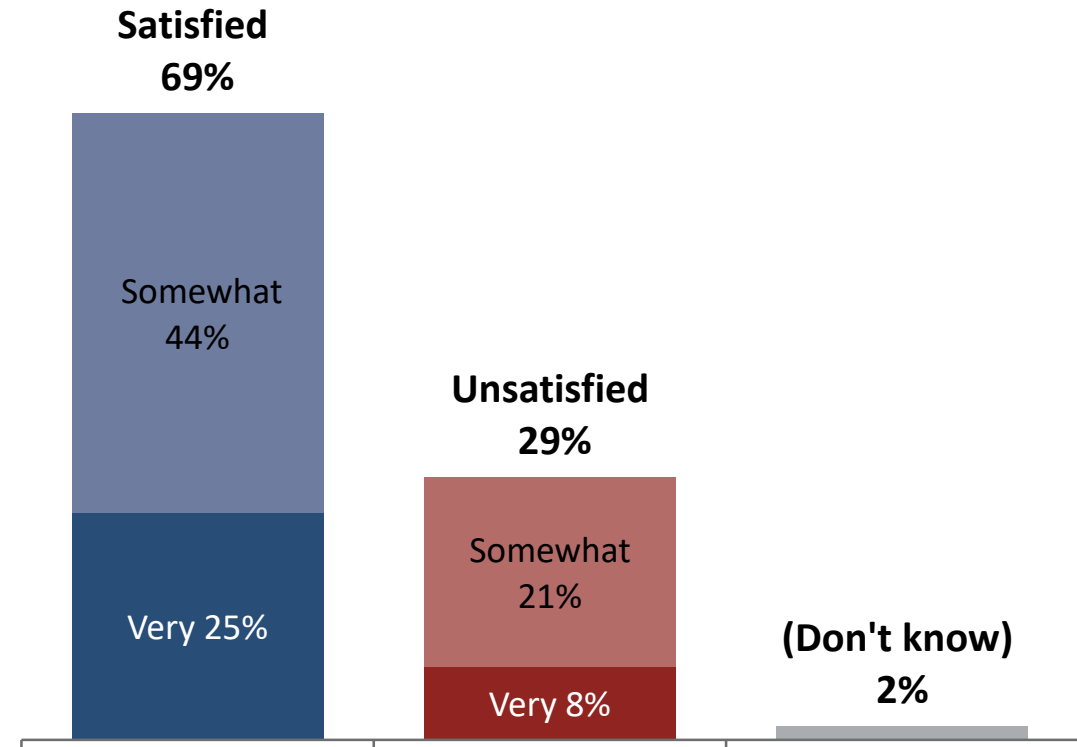
Employment & COVID-19

*While most participants report being employed full-time, nearly two-thirds have seen either their hours cut or lost their job due to COVID-19.**



65% of participants have had their hours cut or lost their job due to COVID-19

Job Satisfaction Among Employed; n=383



Q3-4, 71.
*Note that because the original population of interest was employed adults, to qualify for the survey, unemployed participants must have recently lost their job due to COVID-19. Those unemployed for other reasons did not continue with the survey

Demographics



24% age 24–29
30% age 30-34
21% age 35-39
25% age 40-44

42% Male
57% Female



36% <\$30K
20% \$30K-\$34,999
23% \$35K-\$44,999
14% \$45K-\$54,999
6% \$55K-\$64,999
0% \$65K+

67% Primary Wage Earner
31% Not Primary Wage Earner



65% Have Children <18 in Household
34% Have no Children in Household

62% White

38%
POC/
Other

12% Latinx
6% Asian
5% Black/African American
3% American Indian/Alaska Native
2% Native Hawaiian/Other Pacific Islander
9% Other/Two or more races/Refused)



24% King County
14% Pierce/Kitsap County
12% Northeast WA
15% Northwest WA
12% Southeast WA
17% Southwest WA



Andrew Thibault
andrew@emcresearch.com
206.204.8031

Sianna Ziegler
sianna@emcresearch.com
206.204.8045

Aleyna Hunt
aleyna@emcresearch.com
206.204.8049

**Appendix B. Washington Student Achievement Council “Aim Higher”
Financial Aid Outreach: 2020-2023 Communications Plan Approach –
Full Report**

Washington Student Achievement Council “Aim Higher” Financial Aid Outreach

2020-2023 Communications Plan Approach

Overview

In 2019, Washington state ranked 48th in the US for percentage of high school seniors who completed and submitted their Free Application for Federal Student Aid (FAFSA) applications, with only 54 percent of Washington state seniors submitting it. This left more than \$50 million in federal student aid unclaimed, which could have been used to pay for attendance at public technical schools, colleges—both two and four year, and universities, or even tuition at a few private career colleges. Forty-six percent of students who likely qualified for one specific state program, the College Bound Scholarship, did not fill out the necessary form — and thus lost out on that money. The new Washington College Grant is facing similar issues with students missing out on money they are eligible to receive.

In 2019, the Washington State legislature passed the Workforce Education Investment Act providing an historic expansion of financial aid to more than 110,000 qualified students in the state. The Washington Student Achievement Council (WSAC) is committed to advancing educational opportunities and attainment in Washington. To ensure students access the financial aid available to them, WSAC will pursue new strategies over the next three years to increase access to higher education and career training.

A [2019 WSAC issue brief](#) which explained that students and their families do not apply for financial aid found students felt the form was too complicated, did not think they were eligible for aid, or did not know financial aid existed. In response, WSAC and partner organizations such as the College Promise Coalition have initiated an aggressive campaign to reach high school seniors and returning adults. The coalition is building on the 12th Year Campaign which provides assistance to schools and community groups while creating key partnerships and a mobilized network. WSAC has partnered with the Office of Superintendent of Public Instruction to offer a FAFSA Completion Portal, a highlighted resource offered through the Washington College Access Network. The portal allows school staff to see student-level FAFSA completion information.

ABOUT THIS PLAN

The approaches in this plan are informed by both the research on successful FAFSA outreach campaigns in Appendix A and the life experiences students, parents and educators shared during the Aim Higher program’s Community Outreach Committee workshop on Wednesday, March 11, 2020, the summary of which is in Appendix B.

WSAC currently relies on reaching students and parents through school districts, school counseling programs, and other policy-oriented partner agencies. However, not all students and their families look to these for information when planning for life after high school. This plan meets students and their families where they are, prioritizing relationship development with individuals and showing up in the places they already go for trusted information.

By leveraging both in-community partnerships alongside direct-to-consumer marketing strategies, this plan establishes a matrix of access points for students and parents to learn about and engage with WSAC’s resources.

The purpose of the outreach strategies is to direct students and parents to WSAC's knowledgeable staff and resources. Once students and their families reach WSAC's website or other materials, they must encounter simple instructions with engaging messages that support students to fill out the appropriate forms, increasing participation in the financial aid programs they qualify for.

The activities described below are meant to be rolled out over a two- to three-year period, although some actions will have immediate utility. To achieve the best results, the communication should be assessed at regular intervals and the plan revised based on outcomes and stakeholder feedback.

TRANSCREATION

Transcreation involves conveying messages in multiple languages in culturally and linguistically relevant ways that emphasize the intent of the messaging. Transcreation is often used in marketing. A transcreated document may deviate from the English content more than a translated document will. Transcreation can include tailoring visuals for materials in each language.

The Aim Higher Community Outreach Committee workshop on March 11, 2020 identified four key languages for transcreation, Amharic, Somali, Spanish, Vietnamese, which are incorporated throughout that plan. If materials are produced for a specific region of Washington, WSAC should conduct more focused research and transcreate materials into whichever languages are spoken most in homes in that area.

NEAR-TERM STRATEGIES DURING COVID-19

This plan was developed during the COVID-19 pandemic and prioritizes digital and direct-to-consumer outreach. The strategies notated as *Near-term* can be implemented immediately. They are optimized to reach students and parents directly without working through schools and school districts, which are strained by the social distancing restrictions in place during the 2019-2020 school year.

Outreach goals

The following goals were identified based on a review of the research related to Washington's FAFSA application rates and the Aim Higher program's near-term goals for student access to the Washington College Grant.

Goal 1: Students in Washington state access WSAC resources.

- **Indicator:** Website engagement, student surveys
- **Measurable objective:** Website engagement increases 50% year over year. Students surveyed report accessing WSAC resources in the past six months.

Goal 2: Washington state moves to #25 in national ranking for FAFSA submissions.

- **Indicator:** FAFSA submission ranking
- **Measurable objective:** Washington state's FAFSA submission ranking moves up 10 spots in the first year of implementation, eight spots in the second year, and five spots in the third year.

Goal 3: Increase post-secondary enrollment in priority populations.

- **Indicator:** Post-secondary enrollment segmented by priority population (WSAC to define).
- **Measurable objective:** Post-secondary enrollment in priority populations increases by 30% year over year.

Audiences

This plan prioritizes outreach to direct consumers of financial aid resources – students planning for college and their families. WSAC has identified 57 school districts for priority outreach. Any of the following strategies can be used to reach audiences in those districts with high levels of free and reduced lunch program participation and low FAFSA completion rates, including:

- Ferndale School District
- Franklin Pierce School District
- Kelso School District
- Sedro-Woolley School District
- Shelton School District
- Sunnyside School District
- Walla Walla School District
- West Valley (Spokane) School District
- West Valley (Yakima) School District
- Zillah School District

PRIMARY AUDIENCES

- Washington state high school seniors
- Washington state high school students in families with low incomes
- Washington state high school students who are English language learners
- Parents and guardians of Washington state high school students
- Parents and guardians with lower incomes
- Parents and guardians with limited English proficiency (WSAC to determine priority languages by target district)

SECONDARY AUDIENCES

- Community-based organizations
- School counselors
- Teachers

Key messages

During the March 11, 2020, workshop with the Aim Higher Community Outreach Committee, participants responded to the following current WSAC messages:

- Whatever you want to do next – from welding to nursing, from English to computer science – the state can help you pay for college and training.
- What are you waiting for? Access to financial aid begins with a financial aid application.
- You'll never know if you don't apply. Applying for financial aid is the only way to know for sure whether you qualify to get money for more education.
- Washington College Grant is not reserved for valedictorians or athletes. If you meet the eligibility requirements, you have money waiting for you.

The two student participants responded favorably to the messages and did not believe they had seen most of the messages before in schools or elsewhere.

This plan uses the four following key messages, adapted from the current WSAC messaging that received positive feedback.

- College is available to you.

- You may qualify for financial aid.
- We can help you get money for college.
- Financial aid can pay for career training programs.

INITIAL MESSAGING

The initial messaging below is designed to meet parents and students where they are and mirror their lived experiences with high school and college preparation. This messaging should be used to develop the strategies in this plan.

College is for you.

- Low GPA? College is still in your reach.
- Nobody can decide college isn't for you, except you.
- You deserve to go to college, and the money to get there is waiting for you.

You may qualify for financial aid.

- You might be surprised who can get free money for college.
- Can you get free money for college? You'll never know if you don't ask.

We can help you get money for college.

- There's only one thing standing between you and money for college. A form. We'll help you fill it out.
- There's money waiting to get you to college. One form opens the door.
- You have the goal. We have the roadmap. Washington state has your money for college and the people to help you get it.

Financial aid can pay for career training programs.

- Think financial aid is only for universities? Think again.
- Washington state has money to jump start your career training, whatever you want to be.

CALLS TO ACTION

Every message should be accompanied by a call to action, depending on the desired outcome. Some of the common calls to action might be:

- Visit <https://wsac.wa.gov> to decide what's next.
- Fill out your FAFSA today. (accompanied by a link)
- Join our financial aid forum on [date].
- Sign up for a virtual financial aid counseling session at <https://wsac.wa.gov>.

NEAR TERM APPLICATION

This plan includes a full messaging platform development strategy; however, some initial messaging can be launched in the near-term to increase applications in 2020. Combining the initial key messages with the calls to action forms a complete message to use in social media posts and other WSAC marketing materials.

The following are examples for social media posts:

- There's money waiting to get you to college. One form opens the door. Sign up for a virtual financial aid counseling session at <https://wsac.wa.gov>.
- You have the goal. We have the roadmap. Washington state has your money for college and the people to help you get it. Visit <https://wsac.wa.gov> to decide what's next.
- Low GPA? College is still in your reach. Join our financial aid forum on [date].

Outreach strategies

The strategies described below leverage existing WSAC resources, incorporate feedback from the Aim Higher Community Outreach Committee, and represent what has worked in other states to raise FAFSA application rates. They can be used as a menu of options to implement as resources become available or taken as a whole to form a powerful campaign to raise awareness and access to financial aid for families throughout Washington state.

START AND END WITH RELATIONSHIPS

Accessing financial aid for college is a sensitive personal topic for many families. Every circumstance is unique, and families need to feel connected to the people delivering information about accessing aid. In the March 2020 Aim Higher Community Outreach Committee workshop, a student shared that she would like teachers and other adults to take more time to understand her unique situation before providing guidance. The tactics below will help develop a foundation of connection and trust in communities across Washington state, which will allow WSAC to develop authentically helpful content.

Community outreach ambassadors

WSAC will convene a group of Washington State high school students (prioritizing seniors but including some juniors and sophomores) from across the state each year to discuss strategies to increase financial aid access and awareness. Each student will be a community outreach ambassador and participate in the community outreach committee.

To incentive involvement, participating students will get training, resources, and a stipend to be ambassadors in their school district. WSAC will support participants to host events and present in classrooms. Ambassadors will also help identify “success stories” to share in WSAC outreach materials and share feedback on updated messaging.

Materials to develop:

- Community outreach ambassador workplan
- Community outreach committee agendas (12)
- Summary from committee meetings (12)

Ongoing stakeholder interviews

WSAC will connect with parents and students from across the state to learn about what matters to them, what will help them apply for financial aid, and what has kept them from doing it in the past. They will also use these interviews to check the effectiveness of outreach efforts.

Materials to develop:

- Stakeholder interview workplan
- Stakeholder interview questions
- Stakeholder interview summaries (12)
- Stakeholder interview tracker

Community partnerships *Near-term*

WSAC has strong existing relationships with organizations in the education industry but lacks strong connections to trusted cultural organizations individuals regularly consult. These include community centers, cultural heritage organizations, youth mentoring organizations, and vocational organizations like 4-H. An educator participating in the Aim Higher Community Outreach Committee specifically identified her local library as an important source of information and personalized help.

WSAC will reach out to these organizations to identify the best path to build relationships. These may include financial aid workshops to parent groups; FAFSA completion times at computer labs staffed by experts;

sponsoring college tours; or supporting college fairs to help students who might not otherwise have a chance meet college representatives.

Materials to develop:

- Community partnerships workplan
- List of community organizations in priority school districts

Financial aid forums

WSAC will host a “road show” style series of events between September-January of each school year. Either a WSAC staff person or WSAC-trained host will staff a forum for parents and/or students to learn about accessing financial aid, ask individualized questions, and get in-person help to fill out the FAFSA or WASFA. Financial aid forums will be hosted in partnership with other community organizations whenever possible to capitalize on existing networks and established relationships. Financial aid forums will include interpreters for the dominant languages other than English spoken in the school district.

Materials to develop:

- Financial aid forum workplan
- Financial aid forum hosting toolkit
- Calendar of financial aid forums

Free virtual counseling hotline *Near-term*

WSAC staff will be available for one-on-one virtual counseling sessions directly with parents and/or students. These sessions will address unique barriers to families, including resources for students without parent support. The sessions will be conducted by video conference or phone call to establish a relationship. Follow-up may be by email. General questions received through the hotline will be recorded to inform ongoing outreach. The virtual counseling hotline will have a live interpreting option for anyone who calls who speaks a language other than English.

Materials to develop:

- Virtual counseling hotline protocol
- Virtual counseling session tracker

REACH FAMILIES DIRECTLY, ON MULTIPLE CHANNELS

Hearing about financial aid once from a school counselor is not enough to convey a strong message to students and their parents. Families with low incomes or students with low grades may not believe financial aid is available to them unless someone shares it directly to them in several ways. The following are potential tactics to reach families directly in a variety of formats.

Media tours and outreach

WSAC will conduct media tours in target media markets during the school year to generate earned media stories in local news outlets. Tours will include in-person interviews with spokespeople such as parents, guardians, students, teachers, counselors, local celebrities, or community leaders who may have benefitted from financial aid, as well as WSAC spokespeople. Interview topics could include:

- Success stories
- Introduction to financial aid – what parents and students need to know
- Top barriers to accessing financial aid and how to overcome
- Myth busters

These topics can be pitched as potential story angles for target media if an in-person tour is not an option. New story angles and topics will be developed each year based on relevant timely subject matter.

Materials to develop:

- Media outreach plan
- Target media list
- Media pitches

Paid advertising *Near-term*

In order for paid media to be effective, advertisements need to reach the right audience at the right time and in the right place. Based on the school year calendar, paid media during September and October and March through May will reach the target audience when post-secondary education is most relevant to students and their families. Advertisements will increase awareness of financial aid resources and drive students, parents, and caregivers to the WSAC website for more information.

Media tactics such as digital and online display banners and social media ads may reach parents and caregivers, and video ads may reach students while online streaming videos or using gaming consoles. Transcreated ads will be created and placed in the media the specific ethnic community embraces. For example, media research shows radio is widely used among the Hispanic community.

Materials to develop:

- Media brief
- Media plan
- Media recommendation including selected media tactics
- Media recap

Organic social media toolkits *Near-term*

WSAC will develop organic social media toolkits for WSAC to provide partner organizations and school districts to share messages about college planning and financial aid to their networks. WSAC will leverage relationships developing with trusted community organizations to disseminate information to communities that may have lower trust in public officials. Toolkit will include pre-written posts, graphics, and videos

Materials to develop:

- Organic social media content plan (2 per school year)
 - Social media post language (12)
 - Graphics for social media (12)
- Short format videos (1 per season, :10 to :15 format)
- Transcreation of social media posts, graphics and videos into four languages (Amharic, Somali, Spanish, Vietnamese) to be targeted to in-language social media channels.

Text message reminders *Near-term*

Continue and expand text and email nudges to students and parents, guardians, and other caregivers. Ensure texts are specific, action-oriented, and continue beyond form submission. These reminders will support other outreach methods to make students and their families feel personally guided through the college planning process.

Materials to develop:

- Text message reminder timeline
- Text message call-to-action script
- Transcreation of script into four languages (Amharic, Somali, Spanish, Vietnamese)

CONNECT MESSAGING TO LIVED EXPERIENCES

Current WSAC branding is geared toward a highly educated, internal audience of counselors and educators. While messages have been adapted in some circumstances to reach families directly, they can be optimized to connect more with the actual experience of preparing to exit high school.

Update messaging platform

Revise existing messaging to meet parents and students where they are and mirror their lived experiences with high school and college preparation. A messaging platform outlines key messages for target audiences, proof points for key messages and specific calls to action. The message platform is a helpful tool to ensure messaging is consistent and impactful for target audiences. The messaging platform will build off the key messages identified in this plan and provide boilerplate language to use throughout WSAC materials.

Materials to develop:

- Message platform
- Transcreation of key messages into four languages (Amharic, Somali, Spanish, Vietnamese)

Brand refresh

Graphic identity is the first part of WSAC families will interact with. Whether it is on a fact sheet, a website, or part of a larger campaign, the visual elements WSAC uses instantly convey whether the content is relevant to the viewer. An updated brand is the first step to creating materials that will resonate with target audiences and encourage engagement. An updated brand can be a small communications project that helps build trust and cohesion across all communication efforts.

Materials to develop:

- Updated brand guidelines
- Templates for consumer-facing resources: e.g. fact sheet, toolkit, email template

PROVIDE ENGAGING INFORMATION

Once a student, parent or educator has reached a WSAC resource, the materials must use easy to understand language in an engaging, easy-to-digest format. Materials should be accessible in mobile format and translated into multiple languages to allow users to interact with the information as easily as possible.

Financial aid toolkit for mobile

WSAC has already developed resources with information about how to access financial aid, however they are currently directed at school counselors and industry insiders. WSAC will adapt that information to be easily understood by students and their families. The toolkit will have a mobile-first format for easy engagement on smart phones.

Materials to develop:

- Mobile adaptation workplan
- Mobile-friendly financial aid toolkit
- Transcreation into four languages (Amharic, Somali, Spanish, Vietnamese)

Financial aid microsite for students and their families

WSAC will develop a landing page that appeals directly to students and their families using the new graphic identity and messaging platform, using a “.org” URL (some communities are mistrustful of government agencies based on past interactions and lack of relationship-building). This website will contain simple, straightforward information to guide students and their families to the resources they need to access financial aid. It will include a direct link to the updated Financial Aid Toolkit for easy access.

Materials to develop:

- Website landing page workplan
- Web creative brief
- Moodboards
- Wireframes
- Mobile-friendly landing page (up to 2-3 pages)
- Transcreation into four languages (Amharic, Somali, Spanish, Vietnamese)

TIMELINE

The strategies outlined above will build on one another to establish multiple recurring points of engagement with WSAC’s key messages and resources. The following timeline is a high-level roadmap to plan and implement the tactics.

This plan should be assessed at regular intervals and revised based on outcomes and stakeholder feedback.

Timeframe	Plan for	Launch	Ongoing
<i>Near-term strategies</i>			
Spring 2020	<ul style="list-style-type: none"> Stakeholder interviews Community partnerships 	<ul style="list-style-type: none"> Paid media advertising Organic social media Virtual counseling hotline Text message reminders 	<ul style="list-style-type: none"> Stakeholder interviews Paid TV and social media advertising Transcreate key messages and materials Text message reminders
Summer 2020	<ul style="list-style-type: none"> Community Outreach Ambassadors Messaging platform Brand refresh 	<ul style="list-style-type: none"> Stakeholder interviews Community partnerships 	
<i>Mid-term strategies</i>			
Fall 2020	<ul style="list-style-type: none"> Student-oriented landing page Mobile Financial Aid Toolkit 	<ul style="list-style-type: none"> Community Outreach Ambassadors program Messaging platform Brand refresh 	<ul style="list-style-type: none"> Paid media advertising Ongoing stakeholder interviews Transcreate messaging platform Transcreate microsite and Financial Aid Toolkit Text message reminders Virtual counseling hotline Community Outreach Ambassadors Community partnerships
Winter 2021	<ul style="list-style-type: none"> Student-oriented landing page Mobile Financial Aid Toolkit 		
Spring 2021	<ul style="list-style-type: none"> Financial aid forums 	<ul style="list-style-type: none"> Student-oriented landing page Mobile Financial Aid Toolkit 	
Summer 2021	<ul style="list-style-type: none"> Update advertising campaigns with new messaging, graphics and web resources 	<ul style="list-style-type: none"> Financial aid forums 	
<i>Long-term strategies</i>			
Fall 2021 – Fall 2022	<ul style="list-style-type: none"> Assess mid-term outcomes and revise communications plan 		

Appendix A: Best Practices for Increasing FAFSA Completion Rates Research One-pager

WSAC FAFSA Outreach – Summary of key takeaways from background research
12/12/2019

Washington State – Background and WSAC’s Efforts

Washington state ranks 42nd in the US for percentage of high school seniors who complete and submit their FAFSA applications (2017). Only 54% of Washington state seniors in 2017 completed their Free Application for Federal Student Aid (FAFSA), leaving more than \$50 million in federal student aid unclaimed. That money could have been used to pay for a technical or two-year degree at a community college, a bachelor’s degree from a four-year college, or even tuition at a few private career colleges. Yet about 46% of students who likely qualified for one specific state program, the College Bound Scholarship, did not fill out the necessary FAFSA — and thus lost out on that money. Passage of the Workforce Education investment Act this past session provides a historic expansion of financial aid to more than 110,000 qualified students in Washington state. Increasing FAFSA submissions is one of the most measurable strategies The Washington Student Achievement Council (WSAC) can pursue to increase access to higher education and career training. WSAC is setting a first-year goal of helping an additional 7,000 high school seniors complete their FAFSA before May 30, 2020. This year’s efforts will lay the foundation for a longer-term campaign.

WSAC conducted a survey that asked students who didn’t complete the FAFSA why not. Students said the form was too complicated, they didn’t think they were eligible for aid, or they didn’t know financial aid existed. In response, WSAC and partner organizations such as the College Promise Coalition have initiated an aggressive outreach campaign targeting high school seniors and returning adults, building off of a 12thYear Campaign that provides assistance to schools and community groups while also creating key partnerships and a mobilized network. WSAC has partnered with the Office of Superintendent of Public Instruction to offer a FAFSA Completion Portal, which is a highlighted resource offered through the Washington College Access Network. Other partner organizations or networks that promote college readiness and success are ReadySetGrad, Career Connect Washington, GEAR UP, and the College Success Foundation,

WSAC has identified 55 target school districts for targeted outreach. These district’s FAFSA completion trends and demographic data are varied, but include:

- Pasco School District has a 43% FAFSA completion rate. More than 35% of students are English language learners and 73.4% of students are low income.
- Kennewick School District has a 45% FAFSA completion rate. Almost 57% of students are also considered low income.
- Highline School District has a 56% FAFSA completion rate. Nearly 69% of students are low income and almost 29% of students are English language learners.

The diversity of many of these districts and the likelihood that many of these students may be the first to pursue education opportunities after high school reinforce the need to translate materials into multiple languages; develop outreach strategies that are culturally-appropriate; and emphasize that the FAFSA unlocks numerous education pathways for students to choose from.

Key Takeaways from Tennessee and Other States and Cities

Tennessee leverages several approaches that our research identified as crucial to the state’s high FAFSA completion rate, including:

- **Statewide, well-branded, in-person events bolstered by local grassroots outreach.** These events

include FAFSA Frenzy Day in which volunteers from the Tennessee Higher Education Commission, nonprofits, and college financial aid counselors visit public high schools to help students and families complete the FAFSA. These events are localized by each community, in which libraries might host events, churches give out resources, community centers organize rallies, and high schools provide hands-on assistance. Cities and counties also organize their own campaigns which can be longer, such as a month.

- **Early outreach to meet early deadlines.** Early application marketing receives the greatest gains, with campaigns launching as early as June-August. This early outreach is bolstered by the state's early scholarship and FAFSA deadline for its Tennessee Promise program. Last year, schools that contacted seniors in summer campaigns garnered 43% completion rate, while schools that waited until the fall have only 21% completion rates. In addition, the Tennessee Promise has several application steps, including completion of FAFSA in early February.
- **Communicating data frequently and easily.** The Tennessee Higher Education Commission hosts FAFSA workshops and one-on-one sessions with students at schools with low FAFSA completion rates, provides weekly emails to principals, counselors, and educators with filing rates for schools to compare each other's progress with other schools.
- **Training for working with a diverse clientele.** Tennessee College Access and Success Network (TCASN), provides training to educators and college access experts on all aspects of college affordability including helping students whose family situations or economic circumstances don't fit neatly into the simple categories presented on the FAFSA questionnaire.
- **Increase awareness through busting myths and misconceptions.** Many students may skip the FAFSA altogether because of myths surrounding financial aid, an issue which many Tennessee scholarship programs, and state-level commissions address in part by providing myth-busting outreach regarding income qualification, citizenship, IRS auditing concerns, and tax filing, among others.

Many cities and states leveraged other important approaches including:

- Nudging through texts, emails, and alerts. Families who received follow-up emails were 72% more likely to complete the application and file by the priority deadline.
- FAFSA completion campaign "champions" for each school.
- Breakout group FAFSA workshops and Q&A sessions groups during lunch periods.
- Peer student FAFSA ambassadors.
- Partnerships with colleges and universities

Key recommendations

WSAC and its partners are already using many of the best practices PRR identified, which bodes well for a sustainable, ongoing effort to increase FAFSA completion. Strategies already in place include:

- Branded campaign (12th Year Campaign)
- Partnerships with schools, colleges, employers, state and local influencers and stakeholders
- "Nudge" strategies such as Otter text messaging
- Direct support for students and parents
- Access to district-level completion data and dashboard

Over the long-term, WSAC should continue to increase hands-on help for students, strengthen partnerships between colleges/universities and local school districts, and reach out to rural communities.

Ultimately, helping more students complete their FAFSA means increasing awareness about the FAFSA, easing anxiety and providing support while completing the forms, and keeping students on track to the final step of submittal. Some ways to leverage the tools already in place to accomplish WSAC's short-term goal of increasing the number of students who complete their FAFSA by 7,000 include:

- **Strongly branded FAFSA blitz event(s).** Tennessee is able to generate attention and engagement from schools, media, partner organizations, students and parents, through highly publicized and well-coordinated FAFSA Frenzy events. WSAC could similarly generate attention and support with 1-2 weeklong blitzes that include activities like a governor’s proclamation, an earned media event, social media push, and in-school events.
- **Identifying “champions” at schools in your target districts to prioritize grassroots efforts and provide in-person resources.** Students who received school-based support to file the FAFSA as part of a federal FAFSA Completion pilot initiative were nearly 12 percentage points more likely to enroll in college than students who were not offered school-based support with the FAFSA. This may be especially important in districts with diverse student populations or high numbers of non-English speaking parents. Work with districts and partners to prioritize which schools to send counselors or trained volunteers who can help students with their FAFSA, and develop a schedule based on real-time completion so you can continually deploy volunteers where they’re needed most.
- **Continuing to expand in-person and online/Otter nudges.** Continue and expand text and email nudges to students and parents/caregivers. Ensure texts are specific, action-oriented, and continue beyond submission.
- **Deepening data communication partnerships with colleges and schools.** Sharing weekly updates on FAFSA filing rates with school principals and academic counselors can track and increase application submittal rates.
- **Continually update a FAFSA/financial aid style guide and toolkit for partner organizations and schools.** Because the language around financial aid and the process can be so confusing to parents and students, it’s helpful for the many partners working on this to use consistent language, messaging and best practices. The guide can include reminders about translation and culturally appropriate outreach strategies, myth-busting memes and messages, and templates to help build easy-to-understand communications materials. ReadySetGrad’s workbook for students and resources for educators provides all these things and should be regularly updated and shared with partner organizations.

RESOURCES:

1. <https://www.collegefortn.org/open/fafsafrenzy/counselorresources>
2. <https://www.tnstars.com/>
3. <https://www.bridgemi.com/talent-education/tennessee-model-michigans-plan-debt-free-community-college>
4. <https://scholarshipamerica.org/blog/you-can-boost-fafsa-completion-in-your-community-heres-how/>
5. <https://www.forbes.com/sites/civcnation/2018/08/01/how-tennessee-is-proving-fafsa-completion-leads-to-a-college-going-culture/#4083c9c96598>
6. <https://eab.com/insights/blogs/enrollment/why-early-fafsa-means-early-effort-for-both-students-and-schools/>
7. <https://journals.sagepub.com/doi/abs/10.1177/0002716217695779>
8. <https://appam.confex.com/appam/2014/webprogram/Paper9461.html>
9. <https://washingtonmonthly.com/2019/08/23/what-the-free-college-movement-can-learn-from-kalamazoo/>
10. <https://eab.com/insights/daily-briefing/financial-aid/why-students-dont-fill-out-fafsa-and-what-colleges-are-doing-about-it/>
11. <https://eab.com/insights/daily-briefing/financial-aid/how-two-cities-help-low-income-students-fill-out-the-fafsa/>
12. <https://public.tableau.com/profile/bill.debaun.national.college.access.network#!/vizhome/FormYourFutureFAFSATracker/CurrentWeekRanking>
13. <https://eab.com/insights/blogs/enrollment/early-fafsa-finds-invisible-students-and-new-engagement-opportunities/>

Appendix B: Aim Higher Community Outreach Committee Workshop Summary

Date: *Wednesday, March 11, 2020*

Locations: **GoToWebinar**

Time: *4:00 p.m. – 6:00 p.m.*

Attendees:

Educators:

- Sativah Jones, Highline School District
- Nichola Fulmer, Renton School District
- Denise Rettinger, Richland School District

Students:

- Monse Hernandez, Student Pateros High School
- Debora Guitierrez, Student Yakima Valley High School

Project staff:

- Annie Pocklington, WSAC (Washington Student Achievement Council)
- Yokiko Hayashi-Saguil, WSAC
- Becky Thompson, WSAC
- Amelia Moore, WSAC
- Lauren Foster, PRR
- Brett Houghton, PRR
- Samantha DeMars-Hanson, PRR

Introductions

Amelia Moore, the Washington Student Achievement Council’s meeting facilitator, welcomed the group, and Lauren Foster, the workshop coordinator, led participant and staff introductions. Amelia reviewed the purpose of the meeting and explained how feedback from the workshop will inform future outreach.

Defining financial aid

Amelia reviewed what “financial aid” means in order to make sure all participants and staff had the same definition. Financial aid is any type of assistance that will help pay for college. This could be scholarships, grants, or loans. Financial aid can be federal, state, or privately funded, and it can be need-based or merit-based. In order to receive financial aid of any kind, potential recipients must fill out the correct paperwork.

Participant experiences: Accessing financial aid

Brett Houghton, the workshop facilitator, led the group in a discussion of participants individual experiences. He asked each student about their plans after high school, and whether it included college.

- Debora explained she is interested in college but does not have financial support from her parents and need to learn more about options for that scenario.
 - Amelia shared WSAC resources with Debora, including access to one-on-one appointments with financial experts and workbooks for many of the common application forms.
- Monse shared they are interested in attending a university and becoming a nurse or EMT. They have not decided which university to attend and are having trouble researching scholarships. Their parents have filled out FAFSA.

Brett encouraged participants to talk about how they think about financial aid and where they have heard about it.

- Debora and one other student explained their counselors had discussed financial aid with them.
- One student noted their older brothers had gone through the process, so they knew it was something they would also need to do. This student hoped they could receive assistance in the financial aid process, because they realize how expensive universities can be.
- Nichola said she sees financial aid programs and information offered at her local library, including programs offered to help fill out forms. She was surprised to not see more of this at schools.

Participant experiences: WSAC communications

Brett asked participants what they felt is going wrong with current communications about financial aid, and what is going right.

- Nichola shared her experience in the Renton School District. Three of the four schools in the Renton School District send students to just one source. This is an example of doing something “wrong” because it leads to overwhelmed service providers. The other school is an example of doing something “right,” and uses a team effort, including providing class time to work on financial aid forms. This school also makes sure students, staff, and families understand that personal information shared on the forms is only shared with educational institutions and is non-binding. This is important for those with concerns about immigration status.
- Sativah expressed a need for materials to be in languages other than English and Spanish. She expressed a need for materials in Somali, Vietnamese, and Amharic specifically.
- Debora recalled she didn’t hear much about financial aid after they dropped their Avid class. She thinks it should be better communicated through the schools.
- One student shared that they receive emails from College Bound that remind them to file their financial aid paperwork.

The WSAC team shared some messaging examples that they have been using to spread the word about financial aid. Brett asked the participants if they had heard or seen these messages and what they thought about them.

WSAC messaging examples



Whatever you want to do next—from welding to nursing, from English to computer science—the state can **help you pay for college and training.**

Talk to your counselor and visit wsac.wa.gov/wcg



What are you waiting for?
Access to financial aid begins with a financial aid application.

Talk to your counselor and visit wsac.wa.gov/apply



You'll never know if you don't apply.
Applying for financial aid is the only way to know for sure whether you qualify to **get money for more education.**

Talk to your counselor and visit wsac.wa.gov/apply



Washington College Grant is not reserved for valedictorians or athletes. If you meet the eligibility requirements, **you have money waiting for you.**

Talk to your counselor and visit wsac.wa.gov/wcg

Participant experiences: WSAC messaging examples

- Many participants had not seen the messaging but thought it was effective. They liked the concept that financial aid is available to everyone.
- Denise shared she had never seen messaging like the messaging in the first slide before, and that she appreciated it.
- Nichola found the messages a great starting place. Many people do not realize that applying for financial aid is not only an option for accessing grants, but also a requirement of many scholarships. This educator found that students view the WSAC site with as an "adult" only resource.
- Nichola also shared she has seen and used the messaging on the second slide. She wasn't sure about the messaging regarding athletes, as a large portion of her students *are* athletes and this messaging isn't applicable to them, but she appreciated the messaging explaining that financial aid isn't always tied to grades.
- Monse found the messaging helpful for letting people know that financial aid is more than just grants.

Brett asked the group what else would be helpful for WSAC to know moving forward.

- Debora student shared that it would be nice if teachers and other adults got to know students' situations more, so they can provide tailored advice for moving forward. She also explained it can feel hard to share their situation and would appreciate WSAC following up with her to get additional information for how best to help her.
- Nichola suggested it would be helpful for people to know that institutions include a net/cost calculator on their websites that allow students and families to predict the cost of actually attending that particular institution.

Participant questions

- Nichola asked if it is possible to do radio or TV commercials to promote financial aid.
 - Amelia answered that WSAC has done less costly things like videos on social media, however this is a good idea and paid media would help. There are resources WSAC can use, and they can try to get creative and think about different ways to make this happen.
- Monse asked about how to apply for the Washington College Grant.
 - Amelia explained only the FAFSA form is required to apply for the Washington College Grant. Income level is the only eligibility requirement.

Conclusion

Amelia said she would share her phone number so people can reach her with more feedback or questions any time. She welcomed feedback on any current WSAC outreach activities, this workshop, or questions about personal situations.

WSAC also has a phone number and email for WSAC's financial aid department (888-535-0747; finaid@wsac.wa.gov).

Brett thanked everyone for attending and acknowledged the lower than expected attendance/participation rate, likely due to COVID-19.

Amelia explained WSAC the feedback shared today to inform a plan for future outreach. She will send a follow-up email to everyone with resources and contact information. WSAC will also follow up in a few months to discuss how this feedback was used.

Appendix C. Financial Aid Application Use and Barriers & College Planning and FAFSA Completion Study – Full Report

Financial Aid Application Use and Barriers

Prepared by the Center for Economic and Business Research

Author:

Ashleigh Slocomb

Brianna Berkson

Date:

September 2020

Table of Contents

About the Authors	3
Executive Summary.....	4
Research Implications.....	4
Overview of Survey Results	5
Methodology.....	6
Crosstabs.....	7
Opinions and Familiarity.....	7
Beliefs About Financial Aid Forms	9
Barriers to Form Completion	13
Student and Parent/Guardian Gender and Form Completion	17
FAFSA	18
FAFSA Opinions and Familiarity.....	18
Statements Regarding the FAFSA	19
FAFSA Completion	24
FAFSA Perceptions of Aid Eligibility and Barriers to Completion	28
WASFA.....	52
WASFA Opinions and Familiarity	52
Statements Regarding the WASFA	53
WASFA Completion.....	58
WASFA Perceptions of Aid Eligibility and Barriers to Completion.....	60
Parent Education and Student Educational Goals	76
Parents/Guardians.....	76
Recent Graduate and Current High School Student Comparison	77
FAFSA vs. WASFA Eligibility.....	81
Parents/Guardians.....	81
Recent Graduates	81
Current High School Students.....	82
Primary Form Completer and Parent Involvement by Gender	83
Parents/Guardians.....	83
Recent Graduates	84
Current High School Students.....	87
COVID-19 Impacts on Current High School Students	89
Completion Rate	90
Demographics	90

About the Authors

The Center for Economic and Business Research is an outreach center at Western Washington University located within the College of Business and Economics. In addition to publishing the Puget Sound Economic Forecaster, the Center connects the resources found throughout the University to assist for-profit, non-profit, government agencies, quasi-government entities, and tribal communities in gathering and analyzing data to respond to specific questions. We use a collaborative approach to help inform our clients so that they are better able to hold policy discussions and craft decisions.

The Center employs students, staff, and faculty from across the University as well as outside resources to meet the individual needs of those we work with. Our work is based on academic approaches and rigor that not only provide a neutral analytical perspective but also provide applied learning opportunities. We focus on developing collaborative relationships with our clients and not simply delivering an end product.

The approaches we utilize are insightful, useful, and are all a part of the debate surrounding the topics we explore; however, none are fail-safe. Data, by nature, is challenged by how it is collected and how it is leveraged with other data sources. Following only one approach without deviation is ill-advised. We provide a variety of insights within our work – not only on the topic at hand but also on the resources (data) that inform that topic.

We are always seeking opportunities to bring the strengths of Western Washington University to fruition within our region. If you are looking for analysis work or have comments on this report, we encourage you to contact us at 360-650-3909 or by email at cebr@wwu.edu.

To learn more about CEBR visit us online at cebr.wwu.edu or follow us online through your favorite social media stream.



facebook.com/westerncebr



twitter.com/PugetSoundEF



linkedin.com/company/wwu-center-for-economic-and-business-research



instagram.com/wwucebr

The Center for Economic and Business Research is directed by Hart Hodges, Ph.D. and James McCafferty.

Executive Summary

The Washington Student Achievement Council (WSAC) commissioned this research to better understand how parents/guardians, recent high school graduates, and high school students view the Free Application for Federal Student Aid (FAFSA) and the Washington Application for State Financial Aid (WASFA). The survey was fielded to Washington State residents using a Qualtrics survey panel between June 5th, 2020 and July 13th, 2020. In total 1,001 respondents participated in the survey; however, due to survey logic, respondents were shown only a subset of applicable questions based on their self-identified demographic information, thus making individual question sample sizes variable.

This study consists of more than 150 questions targeted to parent/guardians, recent high school graduates, and high school students to gain an understanding of their views, attitudes and opinions of the FAFSA or the WASFA. Through the survey, respondents are asked for their viewpoints and reasonings about their decisions or planned decisions related to the FAFSA or the WASFA.

Research Implications

Based on this study, two implications come to the forefront. The first is that students have high aspirations for higher education and would benefit from additional information about financial aid forms and assistance in completing these forms. The second takeaway is that students and mothers are likely the most effective audience for getting this information and support across.

The report finds that respondents generally think that FAFSA and WASFA are important (63%-88%) and want to go on to attend either a 4-year college, 2-year college, or certificate/trade school (85%). Despite these high aspirations, only 26%-83% of respondents filled out their respective financial aid form – completion rates were lower among those respondents who were more likely to fill out the WASFA. While many respondents think they will not qualify for financial aid (8%-41%), the demographics reported suggest that the vast majority of respondents would qualify for some form of aid and that about half of respondents would qualify for Pell grants. This indicates a need for more education about the forms and assistance with form completion.

When thinking about information and completion assistance, mothers and students should be the focus audience. 36%-85% of students say that their mother would be the primary parent to assist with form completion. After accounting for student gender, we see that this preference for maternal help persists for both men and women – with women favoring their mother at a higher rate. Of the graduate respondents who have filled out the form, 67% said they were the primary person to fill out the form, thus highlighting the importance of offering information and assistance to both mothers and students.

As for what confusion needs to be addressed through educational and assistance programs, 60%-70% of responses to questions asking about barriers to completion of financial aid forms cited: not want to acquire debt, attending a 2-year school, not thinking they will qualify for aid, not having enough information, not having enough time, or the believing that the form is too complicated.

Overview of Survey Results

For the parent/guardian respondents we find that:

- More than 70% responded that their student is more likely to use the FAFSA than the WASFA
- For parents/guardians that have a student who is more likely to use the FAFSA
 - The respondents who have a neutral, unfavorable, or very unfavorable opinion of the FAFSA (51%):
 - 60% of them responded that their student had completed the FAFSA although many respondents chose to not respond to this question.
 - The majority of parents/guardians (83%) believe that their student would not receive financial aid. A limited number of parents elected to respond to this question.
 - The respondents who have a favorable or very favorable opinion of the FAFSA (49%):
 - A little more than half of them (56%) responded that their student did not complete the FAFSA
 - 55% of them responded that they are not sure if their student will receive financial aid.
- For parents/guardians that have a student who is more likely to use the WASFA
 - There are no responses regarding if their students completed the WASFA regardless of the parent's opinion of the WASFA.
 - However, 58% of them have a favorable or very favorable opinion of the WASFA and 42% have a neutral, unfavorable, and very unfavorable.

For the recent high school graduate respondents, we find that:

- Approximately 75% of the respondents responded that they are more likely to have filled out the FAFSA rather than the WASFA.
- For the graduates who are more likely to use the FAFSA
 - 64% of them have completed the FAFSA
 - 76% of these graduates also plan on renewing the FAFSA
- For the graduates who are more likely to use the WASFA
 - 32% of them have completed the WASFA
 - 63% also plan on renewing the WASFA.

For the current high school student (junior and senior) respondents, we find that:

- 75% of the respondents have a High School and Beyond Plan.
- For the students (74%) who are more likely to use the FAFSA.
 - 38% of them have completed the FAFSA
- For the students (26%) who are more likely to use the WASFA
 - 26% of them have completed the WASFA

Methodology

The survey instrument used to create this report utilized extensive survey logic tools to guide respondents to those questions that most pertained to their situation. Because of this, questions have a variety of responses (n = number of respondents) due to only a portion of total respondents being presented with any particular prompt with some selecting to skip questions along the way.

The survey split up the respondents by asking them to self-identify as either a parent/guardian, a recent high school graduate, or a current high school student. Within each segmentation the survey asked each respondent which financial aid application form, the FAFSA or the WASFA, they or their student are most likely use.

This report makes an attempt at following the flow of the survey where possible It starts with the parent section, then to recent high school graduates, following with current high school students, and ending in demographics. Each section, besides the demographics includes both FAFSA and WASFA questions. Although some WASFA questions were not answered by any respondents.

The data is represented through counts, percentages, and averages. Cross tabs, an exploration of responses for a question based on those responding a particular way in another question, are presented as appropriate. The most common crosstabs explore relationships between the demographics and where the respondents agree or disagree with statements about the FAFSA or the WASFA.

Crosstabs

A selection of insightful, cross-group questions were pulled for deeper analysis through demographics. For the majority of these questions, race and income are the demographics used to disaggregate responses. Due to the fact that sample sizes shrink the more responses are divided into specific categories, we limit divisions by race to “White” and “Non-White” and divisions by household income to “Low-Income” (<\$60,000), “Mid-Income” (\$60,000-\$100,000), and “High-Income” (>\$100,000).

How this data is presented varies by section in an attempt to make the information easily interpretable. The methodology is explained in detail along with interpretation and insight into the responses. It should also be noted that in many cases sample sizes are small due to the subdivisions that was needed to conduct the analysis, so examining trends is more useful than paying attention to specific numbers which may have sizable margins of error.

Opinions and Familiarity

The following tables present the survey responses by demographics. For example, 41% of parents whose child would be more likely to fill out the FAFSA report that they are “extremely” or “very” familiar with the FAFSA.

Generally, parents seem to be familiar with the forms and have a favorable view of the forms. The majority of students, on the other hand, could benefit from more information and assistance.

Parents/Guardians

Among parents and guardians, most respondents seemed to be familiar with their respective financial aid form. The groups least likely to be “Extremely or Very Familiar” with their form were non-white WASFA filers (33%), mid-income FAFSA filers (41%), high-income WASFA filers (44%), and white FAFSA filers (48%). All other groups had at least 50% of respondents reporting this level of familiarity.

Parent/Guardian Familiarity with Form						
	Which Form	White	Non-white	Low-Income	Mid-Income	High-Income
Extremely or Very Familiar	FAFSA	48%	54%	55%	41%	53%
	WASFA	55%	33%	50%	57%	44%
Moderately Familiar	FAFSA	27%	22%	18%	25%	29%
	WASFA	20%	33%	19%	14%	30%
Slightly or Not Familiar	FAFSA	26%	24%	26%	34%	19%
	WASFA	25%	33%	31%	29%	26%

Parents and guardians who viewed their respective form the most favorably include white WASFA filers (66%), high-income WASFA filers (63%), and mid-income FAFSA filers (59%). Among those who were least likely to view their form favorably are non-white WASFA filers (25%), high-income FAFSA filers (42%), low-income FAFSA filers (45%), and white FAFSA filers (46%).

Parent/Guardian Opinion of Form						
	Which Form	White	Non-white	Low-income	Mid-income	High-income
Unfavorable or Very Unfavorable	FAFSA	10%	11%	5%	5%	19%
	WASFA	2%	33%	13%	14%	4%
Neutral	FAFSA	44%	32%	50%	36%	39%
	WASFA	32%	42%	31%	36%	33%
Favorable or Very Favorable	FAFSA	46%	57%	45%	59%	42%
	WASFA	66%	25%	56%	50%	63%

Students

Among students, percentages of respondents who were “Strongly or Very Informed” about form deadlines, resources, and programs for foster or homeless students ranged from 30% to 43% across race crosstabs. Overall, responses seem to be fairly evenly distributed, with more than half of students likely needing more information about these subjects.

Informed	Which Form	The Deadlines		The Resources		Foster and Homeless Youth Program Awareness	
		White	Non-White	White	Non-White	White	Non-White
Strongly or Very Informed	FAFSA	40%	43%	37%	40%	37%	39%
	WASFA	35%	42%	32%	33%	30%	36%
Moderately Informed	FAFSA	24%	30%	30%	31%	20%	23%
	WASFA	14%	25%	27%	27%	14%	21%
Slightly or Not Informed	FAFSA	36%	27%	33%	29%	43%	38%
	WASFA	51%	32%	41%	40%	57%	42%

Looking at the same data through the lens of household income, we see a similar story. The majority of students across income brackets are not “Strongly or Very Informed” about deadlines, resources, and programs for foster or homeless students. High-income WASFA filers appear to be a highly informed outlier; however, this subsample was small and likely not fully representative of the average high-income WASFA filer.

Informed	Which Form	The Deadlines			The Resources			Foster and Homeless Youth Program Awareness		
		Low-Income	Mid-Income	High-Income	Low-Income	Mid-Income	High-Income	Low-Income	Mid-Income	High-Income
Strongly or Very Informed	FAFSA	40%	46%	40%	40%	33%	40%	38%	32%	46%
	WASFA	34%	37%	58%	24%	32%	58%	27%	33%	50%
Moderately Informed	FAFSA	31%	19%	23%	31%	33%	26%	25%	19%	11%
	WASFA	16%	31%	8%	24%	41%	8%	24%	14%	0%
Slightly or Not Informed	FAFSA	29%	35%	37%	29%	33%	34%	37%	49%	43%
	WASFA	50%	32%	33%	51%	27%	33%	49%	52%	50%

Beliefs About Financial Aid Forms

In the following table, data is presented as the average agreement by each group with each statement. Each statement is ranked from Strongly Agreeing (1) to Strongly Disagree (5). Numbers *below* 3 in the tables in this section represent *agreement* by the average respondent; numbers *above* 3 indicate that the average respondent *disagrees* with the statement. For the statements marked *yellow*, responses *above* 3 indicate that the average student has an accurate understanding of the FAFSA/WASFA. For the statements marked *green*, responses *below* 3 are preferable.

FAFSA

Looking at the yellow statements, we see that all demographics think the FAFSA is complicated and wrongly assume that the FAFSA is primarily for student loans and low-income students. Most students were aware that the FAFSA was not only for those attending 4-year schools.

Turning to the green statements, respondents were generally in agreement. The exception being that seniors who did not complete the FAFSA also didn't feel like they understood the FAFSA. Overall, there do not seem to be major differences in responses based on race.

Statements	FAFSA Completion	Graduates		Senior		Junior	
		White	Non-White	White	Non-White	White	Non-White
I believe the FAFSA is important	Yes	1.6	1.6	1.9	1.5	1.6	1.7
	No			2.4	1.9		
I could attend college without financial aid	Yes	3.4	3.7	3.3	3.1	2.7	3.4
	No			3.2	3		
The FAFSA is only for students attending 4-year colleges	Yes	3.5	3.4	3.1	3.2	2.9	3
	No			3	2.8		
The FAFSA is primarily an application for student loans	Yes	2.7	3.1	2.8	2.7	2.4	2.3
	No			2.6	2.7		
My school emphasizes the importance of completing the FAFSA	Yes	1.9	2	2.5	1.9	2.7	2.5
	No			2.8	2.6		
The FAFSA is meant to help students like me	Yes	2.2	1.8	2.4	1.8	1.9	2.1
	No			2.9	2		
The FAFSA is meant to help only low-income students	Yes	2.6	2.5	2.6	2.3	2.8	2.6
	No			2.7	2.6		
I am eligible for financial aid	Yes	2.4	2	2.5	2.2	1.9	2.2
	No			2.7	2.4		
I want to complete the FAFSA	Yes	1.9	1.8	2.5	1.7	1.9	1.8
	No			2.7	2.2		
My parent/guardian want me to complete the FAFSA	Yes	1.8	1.8	2.1	1.8	1.7	2.2
	No			2.6	2.4		
I understand the FAFSA	Yes	2.3	2.1	2.3	2.1	2.6	2.8
	No			3.3	3.1		
The FAFSA is complicated	Yes	2.3	2.4	2.5	2.2	2.3	2.5
	No			2.8	2.6		

Looking at income, there are not significant differences between groups in many areas. High-income students generally seem more likely to say they could attend college without financial aid, more likely to say that the FAFSA is not meant for students like them, believe they would not qualify for aid, and may be less inclined to complete the FAFSA. In general, both low- and mid-income respondents answered the questions fairly similarly.

Statement	FAFSA Completion	Graduate			Senior			Junior		
		Low-Income	Mid-Income	High-Income	Low-Income	Mid-Income	High-Income	Low-Income	Mid-Income	High-Income
I believe the FAFSA is important	Yes	1.5	1.6	1.8	1.7	1.8	1.8	1.7	1.6	1.0
	No				2.4	1.9	2.3			
I could attend college without financial aid	Yes	3.9	3.6	2.7	3	3.5	2.9	3.3	2.8	2.0
	No				3.3	3.3	2.3			
The FAFSA is only for students attending 4-year colleges	Yes	3.5	3.5	3.4	3	3.5	3.1	2.9	2.9	4.0
	No				2.8	3	2.9			
The FAFSA is primarily an application for student loans	Yes	2.8	2.9	2.9	2.3	3.3	2.4	2.5	2.4	1.0
	No				2.9	2.6	2.4			
My school emphasizes the importance of completing the FAFSA	Yes	1.9	1.9	2	1.9	2.5	2.4	2.5	2.8	3.0
	No				2.7	2.4	3.5			
The FAFSA is meant to help students like me	Yes	1.6	2.1	2.8	1.9	2.1	2.6	1.9	1.9	3.5
	No				2.4	2.4	3.1			
The FAFSA is meant to help only low income students	Yes	2.6	2.9	2.1	2.6	2.4	2.6	2.5	2.9	3.5
	No				2.8	2.6	2.6			
I am eligible for financial aid	Yes	1.7	2.1	3.3	2.1	2.2	2.9	1.8	2.7	1.5
	No				2.2	2.6	3.3			
I want to complete the FAFSA	Yes	1.7	1.8	2.2	2	2	2.3	1.9	1.6	2.5
	No				2.4	2.2	3.2			
My parent/guardian want me to complete the FAFSA	Yes	1.7	1.7	2	1.8	1.9	2.2	2	1.9	2
	No				2.4	2.3	3.1			
I understand the FAFSA	Yes	1.9	2.3	2.7	2.2	2.2	2	2.3	3.6	1.5
	No				3	3.2	3.7			
The FAFSA is complicated	Yes	2.3	2.4	2.3	2.1	2.5	2.5	2.3	2	4.5
	No				2.7	2.8	2.4			

WASFA

Looking at the yellow questions, we see that most students (across demographics) are incorrectly under the impression that the WASFA is only for those attending 4-year colleges – the exception being seniors who did not complete the WASFA. The same story can be seen through respondents who think the WASFA is primarily for student loans. The average respondent also wrongly assumes that the WASFA only helps low-income students and that it is complicated.

Turning to the green questions, students who completed the WASFA are more likely to think it is important than those who did not. Juniors and seniors who did not complete the WASFA were both more likely to have not had their school emphasize the importance of the WASFA. White seniors were more likely to say that they did not think they would be eligible for financial aid. The average respondent across most groups wanted to complete the WASFA, had parent/guardian support, and felt that they understood the WASFA.

Statements	WASFA Completion	Graduates		Senior		Junior	
		White	Non-White	White	Non-White	White	Non-White
I believe the WASFA is important	Yes	1.9	1.9	1.5	1.8	1.7	1.7
	No			2.3	2.8		
I could attend college without financial aid	Yes	2.7	2.6	2.5	2	2.4	3.3
	No			3.3	2.9		
The WASFA is only for students attending 4-year colleges	Yes	2.8	2.9	2.3	3	2.6	2.3
	No			3.2	3.3		
The WASFA is primarily an application for student loans	Yes	2.2	2.9	2.2	2.8	2.8	2.3
	No			3	3.1		
My school emphasizes the importance of completing the WASFA	Yes	2.3	2.4	2.5	1.3	3	3
	No			3.2	3.8		
The WASFA is meant to help students like me	Yes	2.5	2.3	2.7	1.5	2.4	1.3
	No			3	2.7		
The WASFA is meant to help only low-income students	Yes	2.3	2.5	2.3	2.3	2.1	2
	No			2.8	2.8		
I am eligible for financial aid	Yes	2.5	2.6	3	2.3	2.2	3
	No			3.8	2.8		
I want to complete the WASFA	Yes	2.4	2.4	2	1.3	2.1	2
	No			3.2	2.4		
My parent/guardian want me to complete the WASFA	Yes	2.4	2.7	2.2	1.8	2.2	2.3
	No			2.2	2.2		
I understand the WASFA	Yes	2.3	2.2	2.5	2	2.4	2.3
	No			3	2.8		
The WASFA is complicated	Yes	2.5	3.1	2	2.5	2.6	2
	No			2.2	3		

Sample sizes here are small because the WASFA student sample is smaller than the FAFSA student sample, and here the students are being subdivided into nine groups. Outliers are likely the result of these small sample sizes.

Seniors who didn't complete the WASFA were most likely to report that their school had not emphasized the importance of completing the form. Students with higher family incomes were more likely to think that they would not qualify for aid; however, they do not seem more likely to report being able to attend college without financial aid. High income students are also less likely to want to complete the WASFA, less likely to have a parent/guardian who wants them to complete the form, and less likely to indicate that they understand the WASFA. With that being said, high-income students also are more likely to report that they do not think the WASFA is complicated.

Statement	WASFA Completion	Graduate			Senior			Junior		
		Low-Income	Mid-Income	High-Income	Low-Income	Mid-Income	High-Income	Low-Income	Mid-Income	High-Income
I believe the WASFA is important	Yes	1.8	2.1	1.7	2	1	1.7	1.5	1.7	1.7
	No				3	2.6	1			
I could attend college without financial aid	Yes	2.4	3.3	2.7	2.3	2	2.7	1	3.1	2.7
	No				3.2	2.8	3			
The WASFA is only for students attending 4-year colleges	Yes	2.5	3.3	3.2	3	2	2.7	1.5	2.9	2.3
	No				3.1	3.4	4			
The WASFA is primarily an application for student loans	Yes	2.2	3	2.5	2	3.7	1.7	2	2.7	3
	No				3.3	2.9	2			
My school emphasizes the importance of completing the WASFA	Yes	2.4	2.1	2.8	2.3	1.7	2	1.5	3.4	3
	No				3.4	3.8	3			
The WASFA is meant to help students like me	Yes	2.3	2.3	3.2	2.3	1.7	2.7	1	2	3.3
	No				3	2.6	3			
The WASFA is meant to help only low-income students	Yes	2	2.6	2.8	2.5	2	2.3	1.5	2.1	2.3
	No				2.6	2.9	3			
I am eligible for financial aid	Yes	2.1	2.9	3.2	2.5	2.7	3	2	2.6	2.3
	No				3.6	2.4	5			
I want to complete the WASFA	Yes	2.1	2.4	3.2	1.5	1.3	2.3	1.5	1.9	3
	No				2.8	2.5	2			
My parent/guardian want me to complete the WASFA	Yes	2.1	2.6	3.5	2	1.3	2.7	1	2.4	2.7
	No				2.6	2	2			
I understand the WASFA	Yes	2.4	1.9	3	2.5	2	2.3	1.5	2.3	3.3
	No				2.6	2.8	4.5			
The WASFA is complicated	Yes	2.4	2.9	3.3	2.3	1.7	3	1	2.3	3.7
	No				3.3	2.7	1.5			

Barriers to Form Completion

The following tables present the “percent difference” between the survey results and what we would predict if responses were consistent across demographics. For instance, if 61% of the graduate sample is white and 65% of those who selected an answer are white, white graduates are 7% more likely to have this consideration than would be expected. Note, this is a percent change calculation as opposed to percentage point differences. Due to small sample sizes, it is more relevant to consider whether individual demographics report making a consideration at a higher or lower rate than would be expected rather than the magnitude listed. Demographics that are over-represented in the sample are marked in green and demographics that are under-represented are marked yellow.

FAFSA

Among the graduate sample, white students were overrepresented 14 times and non-white students were overrepresented 8 times. Among seniors, white students were overrepresented 17 times and non-white students were overrepresented 5 times. Looking at the junior sample, we see that white respondents were overrepresented 5 times and non-white students were overrepresented 6 times. In this survey, white respondents generally seem more likely to report experiencing barriers.

	FAFSA Completion	Graduate		Senior		Junior	
		White	Non-White	White	Non-White	White	Non-White
Demographics		61%	39%	53%	47%	54%	46%
I am not sure if I am going to college	Yes	9%	-14%	-47%	54%		
	No	12%	-19%	30%	-35%	16%	-19%
I am planning on attending a 2-year college	Yes	-6%	9%	34%	-39%		
	No	6%	-10%	-27%	31%	-7%	8%
I do not need financial aid	Yes	26%	-41%	25%	-28%		
	No	-24%	38%	43%	-49%	-26%	30%
I will not qualify for financial aid	Yes	30%	-46%	58%	-67%		
	No	23%	-16%	9%	-10%	6%	-7%
I do not have enough of the information needed to complete the FAFSA	Yes	-3%	5%	87%	-100%		
	No	-18%	29%	9%	-10%	-7%	8%
I do not want to acquire debt	Yes	17%	-27%	50%	-57%		
	No	2%	-2%	27%	-31%	29%	-33%
The FAFSA is too complicated	Yes	18%	-29%	50%	-57%		
	No	7%	-12%	-6%	7%	40%	-46%
My parents do not want me to complete the FAFSA	Yes	9%	-14%	87%	-100%		
	No	-59%	93%	50%	-57%	-100%	116%
I do not want to complete the FAFSA	Yes	1%	-1%	87%	-100%		
	No	15%	-23%	36%	-41%	24%	-28%
I cannot find the time necessary to complete the FAFSA	Yes	-2%	3%	-25%	29%		
	No	21%	-33%	1%	-1%	-38%	44%
Other	Yes	-6%	10%	-100%	115%		
	No	-18%	29%	12%	-14%	-7%	8%

Rate of Overrepresentation			
	Low-Income	Mid-Income	High-Income
Graduate	12	11	10
Senior	11	11	11
Junior	4	7	4

While respondents of all income brackets seem to experience barriers at similar rates, the barriers that are being experienced are different. For instance, low-income students are more likely to be attending a 2-year college and not realize that they can still complete the FAFSA. High-income students, on the other hand, are more likely to list not qualifying for aid as a barrier.

	FAFSA Completion	Graduate			Senior			Junior		
		Low-Income	Mid-Income	High-Income	Low-Income	Mid-Income	High-Income	Low-Income	Mid-Income	High-Income
Demographics		44%	34%	22%	39%	45%	16%	44%	39%	16%
I am not sure if I am going to college	Yes	33%	-2%	-66%	29%	-36%	31%			
	No	33%	0%	-44%	-30%	42%	-44%	70%	-36%	-100%
I am planning on attending a 2-year college	Yes	30%	-51%	-64%	72%	-55%	-18%			
	No	18%	-7%	39%	43%	-13%	-66%	14%	-36%	52%
I do not need financial aid	Yes	-48%	76%	43%	-14%	48%	-100%			
	No	-13%	-32%	78%	-70%	-21%	224%	-9%	-49%	144%
I will not qualify for financial aid	Yes	-72%	35%	93%	-40%	-14%	136%			
	No	-76%	2%	153%	-25%	2%	53%	-35%	47%	-13%
I do not have enough the information needed to complete the FAFSA	Yes	-8%	7%	5%	-48%	-11%	145%			
	No	63%	-35%	-74%	3%	7%	-27%	-43%	-15%	154%
I do not want to acquire debt	Yes	29%	-8%	-47%	64%	-19%	-100%			
	No	-1%	5%	-6%	-21%	11%	18%	-48%	18%	87%
The FAFSA is too complicated	Yes	38%	-51%	3%	-48%	34%	23%			
	No	27%	1%	-57%	29%	-78%	145%	-43%	92%	-100%
My parents do not want me to complete the FAFSA	Yes	-25%	-100%	209%	29%	11%	-100%			
	No	13%	10%	-42%	3%	-11%	23%	-100%	156%	-100%
I do not want to complete the FAFSA	Yes	-13%	13%	7%	-100%	123%	-100%			
	No	-10%	47%	-54%	17%	1%	123%	24%	71%	-100%
I cannot find the time necessary to complete the FAFSA	Yes	1%	-56%	86%	-57%	86%	-100%			
	No	8%	15%	-39%	-1%	-14%	41%	-100%	71%	103%
Other	Yes	-36%	68%	-34%	93%	-44%	-100%			
	No	55%	-27%	-71%	55%	34%	-100%	14%	28%	-100%

WASFA

Rate of Overrepresentation		
	White	Non-White
Graduate	12	9
Senior	13	5
Junior	6	4

Again, white respondents report facing barriers at a higher rate than non-white students. It should be noted that in this sample is small and that in some cases where -100% is listed, there were no responses to that statement by the corresponding demographic group.

	WASFA Completion	Graduate		Senior		Junior	
		White	Non-White	White	Non-White	White	Non-White
Demographics		63%	37%	40%	60%	65%	35%
I am not sure if I am going to college	Yes	13%	-22%	147%	-100%		
	No	0%	-1%	12%	-8%	24%	-44%
I am planning on attending a 2-year college	Yes	-21%	37%	24%	-16%		
	No	-16%	28%	-18%	12%	-48%	88%
I do not need financial aid	Yes	-61%	105%	24%	-16%		
	No	8%	-14%	6%	-4%	-23%	41%
I will not qualify for financial aid	Yes	18%	-32%	24%	-16%		
	No	8%	-15%	147%	-100%	-23%	41%
I do not have enough the information needed to complete the WASFA	Yes	-61%	105%	-100%	-100%		
	No	-21%	37%	-45%	31%	55%	-100%
I do not want to acquire debt	Yes	-12%	21%	-100%	-100%		
	No	23%	-41%	65%	-44%	11%	-19%
The WASFA is too complicated	Yes	-21%	37%	-18%	12%		
	No	5%	-9%	24%	-16%	55%	-100%
My parents do not want me to complete the WASFA	Yes	58%	-100%	147%	-100%		
	No	5%	-9%	147%	-100%	-100%	-100%
I do not want to complete the WASFA	Yes	5%	-9%	-100%	-100%		
	No	-21%	37%	-38%	26%	55%	-100%
I cannot find the time necessary to complete the WASFA	Yes	-37%	64%	-100%	68%		
	No	5%	-9%	41%	-28%	55%	-100%
Other	Yes	-100%	-100%	-100%	-100%		
	No	58%	-100%	147%	-100%	-100%	182%

Rate of Overrepresentation			
	Low-Income	Mid-Income	High-Income
Graduate	6	11	14
Senior	9	7	7
Junior	7	1	7

There does not appear to be a noticeable trend across groups and income levels with respect to the rate at which barriers are reported. Due to small sample sizes, there were many instances where no responses were received to a question and percent changes could fluctuate drastically based on the addition or subtraction of 1 response. As such, results should be taken with a substantial grain of salt.

	WASFA Completion	Graduate			Senior			Junior		
		Low-Income	Mid-Income	High-Income	Low-Income	Mid-Income	High-Income	Low-Income	Mid-Income	High-Income
Demographics		46%	38%	16%	43%	43%	14%	42%	39%	19%
I am not sure if I am going to college	Yes	60%	-47%	-59%	-100%	56%	133%			
	No	-1%	20%	-44%	27%	6%	-100%	-5%	3%	3%
I am planning on attending a 2-year college	Yes	31%	6%	-100%	-22%	-22%	133%			
	No	45%	-30%	-59%	-74%	81%	-22%	59%	-14%	-100%
I do not need financial aid	Yes	9%	-100%	210%	17%	-100%	250%			
	No	-8%	-3%	31%	-67%	67%	0%	138%	-100%	-100%
I will not qualify for financial aid	Yes	-18%	-1%	55%	133%	-100%	-100%			
	No	-59%	48%	55%	-100%	133%	-100%	-100%	-35%	288%
I do not have enough the information needed to complete the WASFA	Yes	-100%	98%	55%	-100%	-100%	-100%			
	No	-18%	-1%	55%	-48%	56%	-22%	59%	-100%	72%
I do not want to acquire debt	Yes	-52%	17%	107%	-100%	-100%	-100%			
	No	-24%	26%	8%	-22%	17%	17%	2%	-63%	121%
The WASFA is too complicated	Yes	9%	-100%	210%	56%	-100%	133%			
	No	-27%	47%	-31%	56%	-22%	-100%	79%	-100%	29%
My parents do not want me to complete the WASFA	Yes	-100%	164%	-100%	-100%	-100%	600%			
	No	-100%	-100%	520%	133%	-100%	-100%	-100%	-100%	-100%
I do not want to complete the WASFA	Yes	-100%	76%	107%	-100%	-100%	-100%			
	No	-64%	-12%	210%	75%	-42%	-100%	-100%	-100%	417%
I cannot find the time necessary to complete the WASFA	Yes	-56%	58%	24%	133%	-100%	-100%			
	No	9%	-12%	3%	67%	-67%	0%	79%	-100%	29%
Other	Yes	-100%	-100%	-100%	-100%	-100%	-100%			
	No	-100%	164%	-100%	-100%	-100%	600%	138%	-100%	-100%

Student and Parent/Guardian Gender and Form Completion

Even after considering student gender, it appears that mothers are the most likely to assist students with the FAFSA or WASFA. Mothers and students appear to be the best target audience for FAFSA and WASFA information and assistance.

FAFSA

Among the graduate sample, women were 7 percentage points more likely to have completed the FAFSA. In the high school samples, we see that men were 8-9 percentage points more likely to have completed the FAFSA. It should be noted, however, that half of the juniors who identified as women were unsure whether or not they would complete a FAFSA the following year. Women were more likely to get assistance from their mother; however, so were the majority of men.

FAFSA Completion	Graduate		Senior		Junior (plans for next year)	
	Man	Woman	Man	Woman	Man	Woman
Yes	58%	65%	42%	33%	48%	40%
No	16%	12%	40%	42%	24%	11%
Started	26%	23%	18%	24%		
Unsure					29%	50%

Parent/Guardian Most Likely to Help with FAFSA				
	Graduate		Senior	
	Man	Woman	Man	Woman
Mother	60%	67%	54%	74%
Father	35%	28%	39%	20%
Other	4%	5%	7%	6%

WASFA

It should be noted that sample sizes were small, so numbers should again be taken with a grain of salt. There does not seem to be any trend by gender in terms of WASFA completion; however, women are most likely to get assistance from their mother. For men, there seems to be a more even distribution between getting help from their mother or their father.

WASFA Completion	Graduate		Senior		Junior (plans for next year)	
	Man	Woman	Man	Woman	Man	Woman
Yes	21%	36%	27%	20%	40%	46%
No	38%	30%	27%	72%	30%	8%
Started	41%	33%	47%	8%		
Unsure					30%	46%

Parent/Guardian Most Likely to Help with WASFA				
	Graduate		High School Student	
	Man	Woman	Man	Woman
Mother	48%	76%	36%	85%
Father	43%	15%	52%	10%
Other	10%	9%	12%	5%

FAFSA

These questions were only shown to those who indicated that they were more likely to complete the FAFSA.

FAFSA Opinions and Familiarity

The majority of parents/guardians (75%) are either moderately familiar or more with the FAFSA and the completion process. This suggests that many parents/guardians are already familiar with the FAFSA and the completion process. As for their opinion about the FAFSA, about half (52%) of the parents/guardians have a neutral or unfavorable opinion about the FAFSA. This suggests that most parents/guardians don't have a positive opinion regarding the FAFSA.

Parents/Guardians

Question 19: Please indicate on the scale below how familiar you are with the FAFSA and the completion process. (n=142)

About 50% of the parents were either very familiar (25%) or moderately familiar (25%) with the FAFSA and the completion. While 24% were extremely familiar and 25% were either slightly familiar (16%) or not familiar at all (9%) with the FAFSA and the completion rate.

Extremely Familiar	Very Familiar	Moderately Familiar	Slightly Familiar	Not Familiar at All
24%	25%	25%	16%	9%

Question 20: What is your opinion about the FAFSA? (n=142)

Many parents have a neutral opinion about the FAFSA at 41% while 48% of parents have either a favorable (35%) or very favorable (13%) opinion about the FAFSA. The remaining 11% of parents have either a unfavorable (5%) or very unfavorable (6%) about the FAFSA. This shows that about half of the respondents have a neutral or negative opinion of the FAFSA.

Very Unfavorable	Unfavorable	Neutral	Favorable	Very Favorable
6%	5%	41%	35%	13%

Statements Regarding the FAFSA

Across all three groups, "I believe the FAFSA is important" was the most agreed upon statement ranging from 63% to 88%. For the statements that have potential points of confusion, they range from 42% to 58%. However, the range for the FAFSA was only for those attending 4-year colleges is (17% to 26%). This suggests that there is some confusion about the FAFSA in regard to its complexity, that it is only for low-income students and what that threshold is, and that the FAFSA is primarily for student loans. Many high school students, do not feel fully informed (58%) about the deadlines for the FAFSA, 62% do not feel fully informed about the resources they have to make these important decisions, and 63% do not feel fully informed about the aspects of the FAFSA that addresses if you have been or are in foster care or are at risk of being homeless.

Recent Graduates

Completed the FAFSA:

Question 38: Please indicate how much you agree or disagree with each statement:

Recent graduates who completed the FAFSA are most likely to agree that the FAFSA is important (88%). The following table is sorted based on the sum of those who strongly and somewhat agree with the statement.

Looking at potential points of confusions: 65% reported that the FAFSA is complicated, 52% reported thinking the FAFSA was only for low-income students, 42% think the FAFSA is primarily an application for student loans, and 17% thought that the FAFSA was only for those attending 4-year colleges.

Turning to more positive aspects: 80% my parents/guardians who wanted them to complete the FAFSA, 78% want to complete the FAFSA, 75% had their school emphasize the importance of completing the FAFSA, 72% believe the FAFSA will help students like themselves, 65% believe they are eligible for financial aid, and 64% reported understanding the FAFSA, 20% think they will be able to attend college if they received financial aid.

Statements (n=244-247)	Strongly Agree	Somewhat Agrees	Neither agree nor disagree	Somewhat Disagree	Strongly Disagree
I believe the FAFSA is important	58%	30%	7%	4%	0%
My parent/guardian want me to complete the FAFSA	54%	26%	13%	3%	4%
I want to complete the FAFSA	51%	27%	12%	6%	4%
My school emphasizes the importance of completing the FAFSA	47%	28%	16%	8%	2%
The FAFSA is meant to help students like me	43%	29%	14%	7%	6%
The FAFSA is complicated	21%	44%	21%	8%	6%
I am eligible for financial aid	42%	23%	13%	13%	9%
I understand the FAFSA	30%	34%	21%	11%	4%
The FAFSA is meant to help only low income students	20%	32%	24%	19%	6%
The FAFSA is primarily an application for student loans	12%	30%	28%	21%	9%
I could attend college with Financial Aid	13%	17%	16%	16%	39%
The FAFSA is only for student attending 4-year colleges	7%	10%	36%	23%	23%

Current High School Students

Question 46: Please indicate on the scale how informed you feel about the following: (n is provided in the response)

For the “deadlines”, 26% of respondents felt that they were strongly informed and another 26% of respondents felt that they were moderately informed about the deadlines regarding the FAFSA. While 18% of respondents felt like they were not informed about the deadlines and 15% of respondents felt like they were very informed. The remaining 14% felt like they were slightly informed about the deadlines regarding the FAFSA.

For the “resources you have to make these important decisions”, 31% of respondents felt that they were moderately informed about the resources. While 21% of respondents felt that they were strongly informed and 18% of respondents felt that they were very informed about the resources they have. The remaining 31% of respondents felt that they were not informed (17%) and slightly informed (14%) about the resources they have to make these important decisions.

For the “aspects of the FAFSA that addresses if you have been or are in foster care or are at risk of being homeless”, 29% of respondents felt like they were not informed about the aspects of the FAFSA. While 21% of respondents felt like they were strongly informed about the aspects of the FAFSA and another 21% of respondents felt like they were moderately informed about the aspects of the FAFSA. The remaining 30% of respondents felt that they were very informed (17%) or slightly informed (13%) about the aspects of the FAFSA.

FAFSA	Strongly Informed	Very Informed	Moderately Informed	Slightly Informed	Not Informed
The Deadlines (n=213)	26%	15%	26%	14%	18%
The Resources (n=211)	21%	18%	31%	14%	17%
The Aspects (n=210)	21%	17%	21%	13%	29%

Current Juniors

Not Planning to Complete the FAFSA:

Question 58: Please indicate how much you agree or disagree with each statement

Again, the most agreed with statement is that the FAFSA is important (82%). The following table is sorted based on the sum of those who strongly and somewhat agree with statements.

Looking at potential points of confusions: 54% reported that the FAFSA is complicated, 52% think the FAFSA is primarily an application for student loans, 42% reported thinking the FAFSA was only for low-income students, and 26% though that the FAFSA was only for those attending 4-year colleges.

Turning to more positive aspects: 77% believe the FAFSA will help students like themselves, 76% want to complete the FAFSA, 73% believe they are eligible for financial aid, 69% have their parents/guardians who want them to complete the FAFSA, 48% had their school emphasize the importance of completing the FAFSA, 47% reported understanding the FAFSA, and 37% think they will be able to attend college if they received financial aid.

Statement (n=26-27)	Strongly Agree	Somewhat Agrees	Neither agree nor disagree	Somewhat Disagree	Strongly Disagree
I believe the FAFSA is important	56%	26%	19%	0%	0%
The FAFSA is meant to help students like me	31%	46%	15%	8%	0%
I want to complete the FAFSA	38%	38%	23%	0%	0%
I am eligible for financial aid	27%	46%	19%	8%	0%
My parent/guardian want me to complete the FAFSA	38%	31%	27%	4%	0%
The FAFSA is complicated	23%	31%	35%	8%	4%
The FAFSA is primarily an application for student loans	22%	30%	41%	7%	0%
My school emphasizes the importance of completing the FAFSA	11%	37%	37%	7%	7%
I understand the FAFSA	12%	35%	31%	19%	4%
The FAFSA is meant to help only low income students	15%	27%	31%	27%	0%
I could attend college with Financial Aid	15%	22%	19%	33%	11%
The FAFSA is only for student attending 4-year colleges	7%	19%	52%	15%	7%

Current Seniors

Did Not Complete the FAFSA:

Question 64: Please indicate how much you agree or disagree with each statement

The most agreed with statement is still that the FAFSA is important; however, only 63% agree compared to 82% and 88% in other groups. The following table is sorted based on the sum of those who strongly and somewhat agree with the statements.

Looking at the potential points of confusion: 47% reported thinking the FAFSA was only for low-income students, 45% reported that the FAFSA is complicated, 42% think that the FAFSA is primarily an application for student loans, and 31% thought that the FAFSA was only for those attending 4-year colleges.

Turning to more positive aspects: 51% want to complete the FAFSA, 50% believe the FAFSA will help students like themselves, 49% had their parents/guardians who wanted them to complete the FAFSA, 49% believe they are eligible for financial aid, 45% had their school emphasize the importance of completing the FAFSA, 33% think they will be able to attend college if they received financial aid, and 30% reported understanding the FAFSA.

Statements (n=90-92)	Strongly Agree	Somewhat Agrees	Neither agree nor disagree	Somewhat Disagree	Strongly Disagree
I believe the FAFSA is important	36%	27%	28%	4%	4%
I want to complete the FAFSA	25%	26%	34%	8%	7%
The FAFSA is meant to help students like me	23%	27%	31%	12%	7%
My parent/guardian want me to complete the FAFSA	25%	24%	32%	14%	4%
I am eligible for financial aid	20%	29%	33%	12%	7%
The FAFSA is meant to help only low-income students	16%	31%	32%	13%	8%
My school emphasizes the importance of completing the FAFSA	24%	21%	28%	14%	12%
The FAFSA is complicated	10%	35%	40%	8%	8%
The FAFSA is primarily an application for student loans	5%	37%	44%	11%	2%
I could attend college with Financial Aid	11%	22%	27%	21%	19%
The FAFSA is only for student attending 4-year colleges	10%	21%	46%	15%	8%
I understand the FAFSA	9%	21%	27%	26%	16%

Completed the FAFSA:

Question 71: Please indicate how much you agree or disagree with each statement

The most agreed with statement is still that the FAFSA is important (80%). The following table is sorted based on the sum of those who strongly and somewhat agree with the statements.

Looking at potential points of confusion: 58% reported that the FAFSA is complicated, 53% reported thinking the FAFSA was only for low-income students, 47% think that the FAFSA is primarily an application for student loans, and 31% thought that the FAFSA was only for those attending 4-year colleges.

Turning to more positive aspects: 70% want to complete the FAFSA, 66% believe the FAFSA will help students like themselves, 66% had their parents/guardians want them to complete the FAFSA, 66% reported understanding the FAFSA, 58% believe they are eligible for financial aid, and 39% think they will be able to attend college if they received financial aid.

Statement (n=53-56)	Strongly Agree	Somewhat Agrees	Neither agree nor disagree	Somewhat Disagree	Strongly Disagree
I believe the FAFSA is important	53%	27%	15%	4%	2%
I want to complete the FAFSA	50%	20%	11%	11%	7%
The FAFSA is meant to help students like me	46%	20%	17%	13%	4%
My parent/guardian want me to complete the FAFSA	48%	18%	20%	7%	7%
I understand the FAFSA	36%	30%	19%	11%	4%
My school emphasizes the importance of completing the FAFSA	39%	24%	20%	9%	7%
The FAFSA is complicated	28%	30%	26%	11%	4%
I am eligible for financial aid	43%	15%	22%	13%	7%
The FAFSA is meant to help only low income students	33%	20%	20%	15%	11%
The FAFSA is primarily an application for student loans	21%	26%	26%	15%	11%
I could attend college with Financial Aid	15%	24%	20%	15%	27%
The FAFSA is only for student attending 4-year colleges	16%	15%	29%	16%	24%

FAFSA Completion

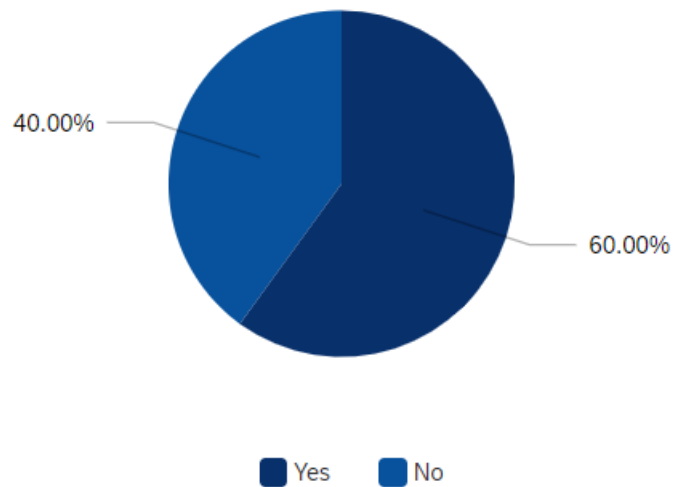
It is interesting to point out that for the parents/guardians who have a unfavorable opinion of FAFSA responded that their student has completed the FAFSA (60%); however, for the parents/guardians who have a favorable opinion of FAFSA responded that their student did not complete the FAFSA (56%). This suggests that the parents' opinion of FAFSA does not directly affect the completion rate from their student. As for the graduates and high school students the majority of them are planning to renew, have completed, or planning to fill out the FAFSA.

Parents/Guardians

Unfavorable Opinion of FAFSA: The following question was shown to those who reported having a very unfavorable, unfavorable, or neutral view of the FAFSA in Question 20.

Question 21: Has your student completed the FAFSA? (n=15)

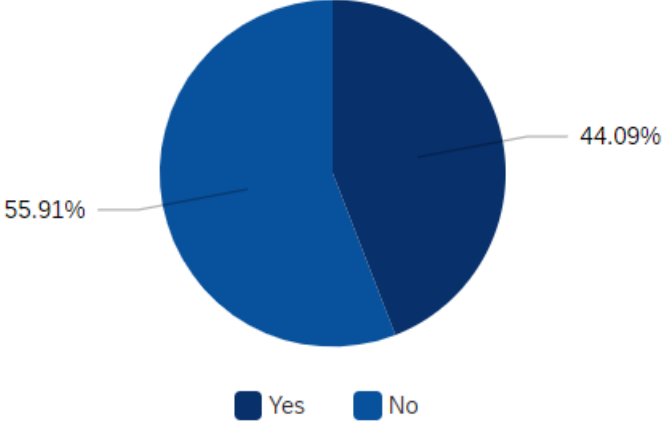
About 60% of the parents responded that their student has completed the FAFSA while the other 40% did not complete the FAFSA.



Favorable Opinion of FAFSA: The following question was shown to those who reported having a very favorable or favorable view of the FAFSA in Question 20.

Question 23: Has your student completed the FAFSA? (n=127)

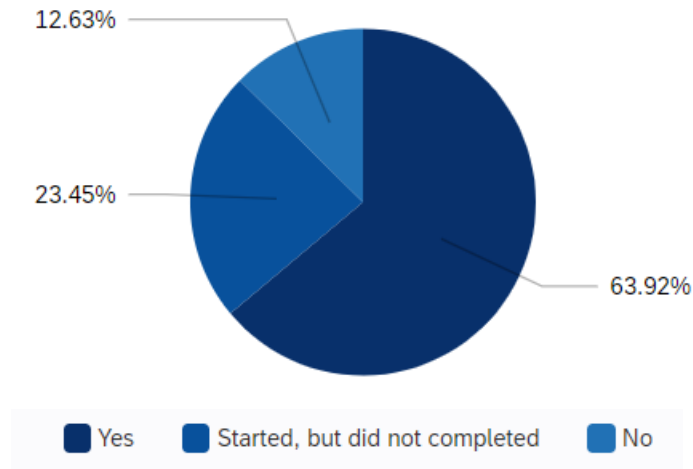
More than half of the parents (55.91%) responded that their student did not complete the FAFSA.



Recent Graduates

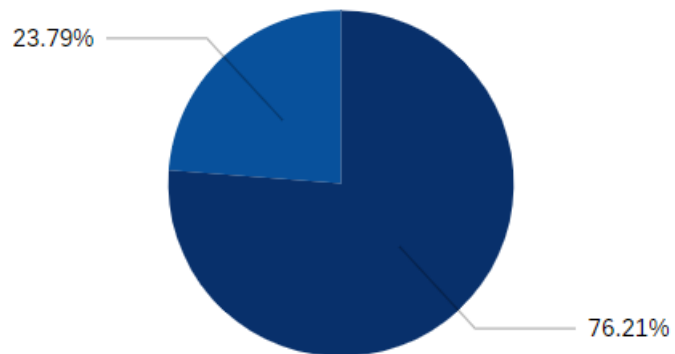
Question 28: Did you successfully complete the FAFSA? (n=388)

248 respondents (63.92%) successfully completed the FAFSA. While 91 respondents (23.45%) have started but did not complete the FAFSA and 49 respondents (12.63%) did not complete the FAFSA.



Question 29: Have you, or do you plan to, renew your FAFSA? (n=248)

The majority of the respondents (76.21%) plan to renew the FAFSA.

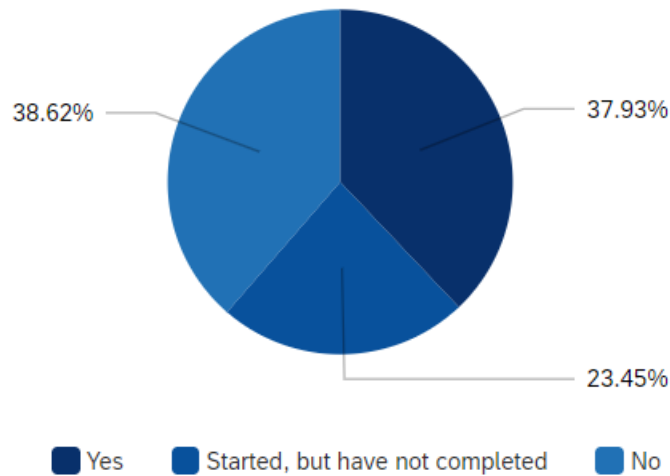


Current High School Students

Seniors

Question 48: Have you successfully completed a FAFSA? (n=145)

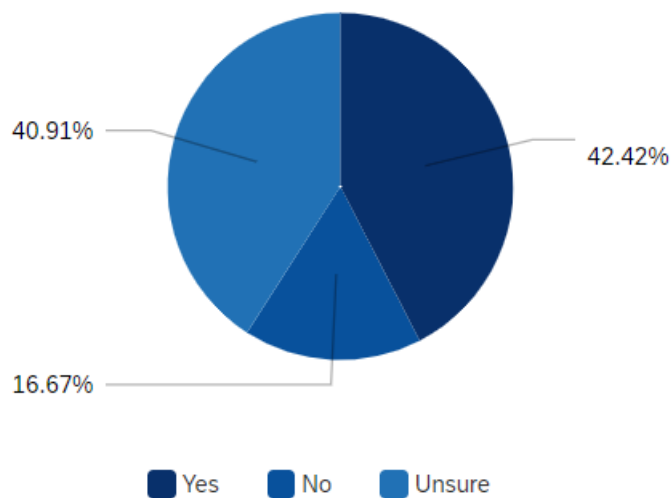
The responses were quite split when it came to having successfully completed the FAFSA (37.93%) and to not even starting the FAFSA (38.62%). The remainder 23.45% are students who have started the FAFSA but have not completed the FAFSA yet.



Juniors

Question 49: Do you think you will complete a FAFSA next year? (n=66)

Only 16.67% of respondents are not planning on completing the FAFSA next year. While it is about equal between the respondents who are unsure (40.90%) and the respondents who are planning on completing the FAFSA next year (42.42%).



FAFSA Perceptions of Aid Eligibility and Barriers to Completion

The majority of parents/guardians regardless of their opinion of FAFSA do not believe or are unsure that their student would receive financial aid.

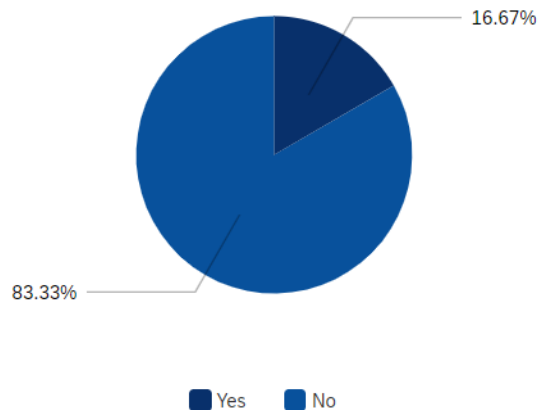
Across the three sub-groups (graduates, current junior and seniors), the most common reason for thinking that they will not qualify for financial aid is that their family income is too high. This suggests that there is a level of confusion in regards to the qualifications from family income. As for what information may be helpful, graduates and current juniors are interested in knowing how much aid they are eligible for by completing the form. However for current seniors, they would like to know the eligibility requirements to receive financial aid and information on how to complete the form. They all agree that the FAFSA seems complicated mostly due to the jargon used within the form.

Parents/Guardians

Unfavorable Opinion of FAFSA: The following question was shown to those who reported having a very unfavorable, unfavorable, or neutral view of the FAFSA in Question 20.

Question 22: Do you believe that your student would receive financial aid by completing the FAFSA? (n=6)

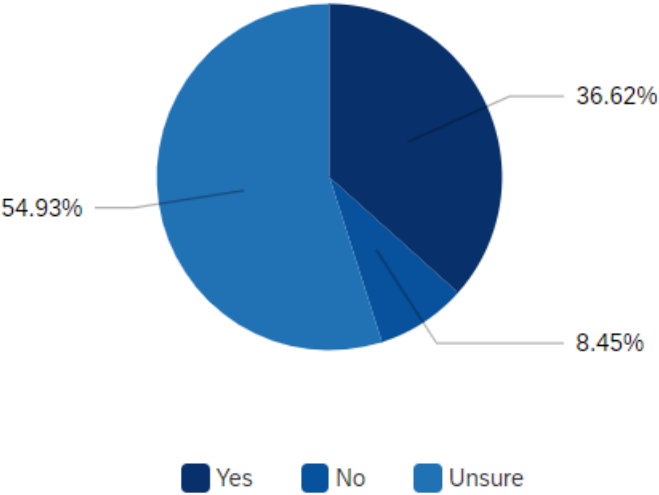
The majority of these parents (83.33%) believe that their student would not receive financial aid. It is important to note the small number of respondents.



Favorable Opinion of FAFSA: The following question was shown to those who reported having a very favorable or favorable view of the FAFSA in Question 20.

Question 24: Do you believe that your student would receive financial aid by completing the FAFSA? (n=71)

A little more than half of the parents (54.93%) responded that they are unsure if their student would receive financial aid. While 36.62% of parents believe that their student would receive financial aid.

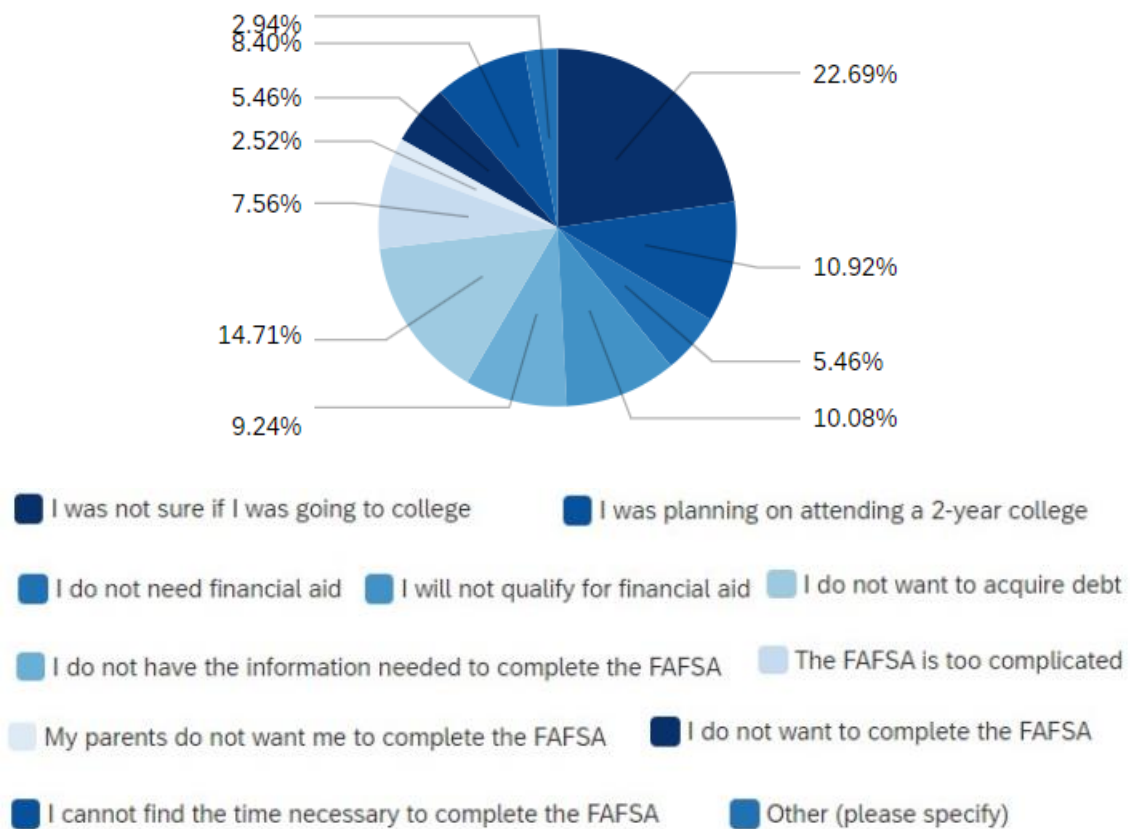


Recent Graduates

Did Not Complete the FAFSA

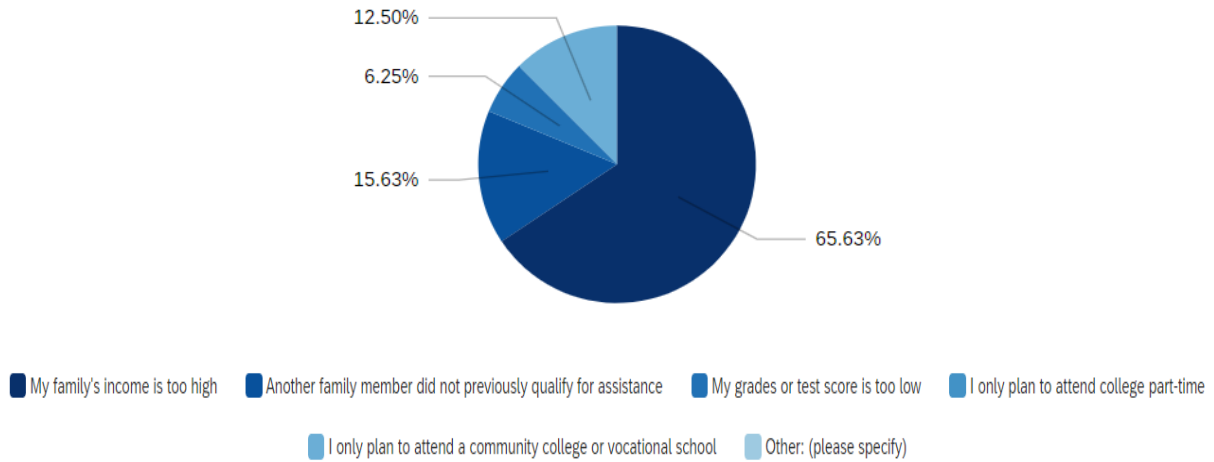
Question 34: We would like to know if you considered any of these as reasons to not complete the FAFSA (n=238)

54 respondents were not sure if they were going to college. 35 respondents did not want to acquire debt. 26 respondents were planning on attending a 2-year college. 24 respondents will not qualify for financial aid. 22 respondents selected that they do not have the information needed to complete the FAFSA. 20 respondents could not find the time necessary to complete the FAFSA. 18 respondents claimed that the FAFSA is too complicated. 13 respondents mentioned they do not need financial aid. Another 13 respondents did not want to complete the FAFSA. 7 respondents had other reasons. Lastly, 6 respondents selected that their parents did not want them to complete the FAFSA.



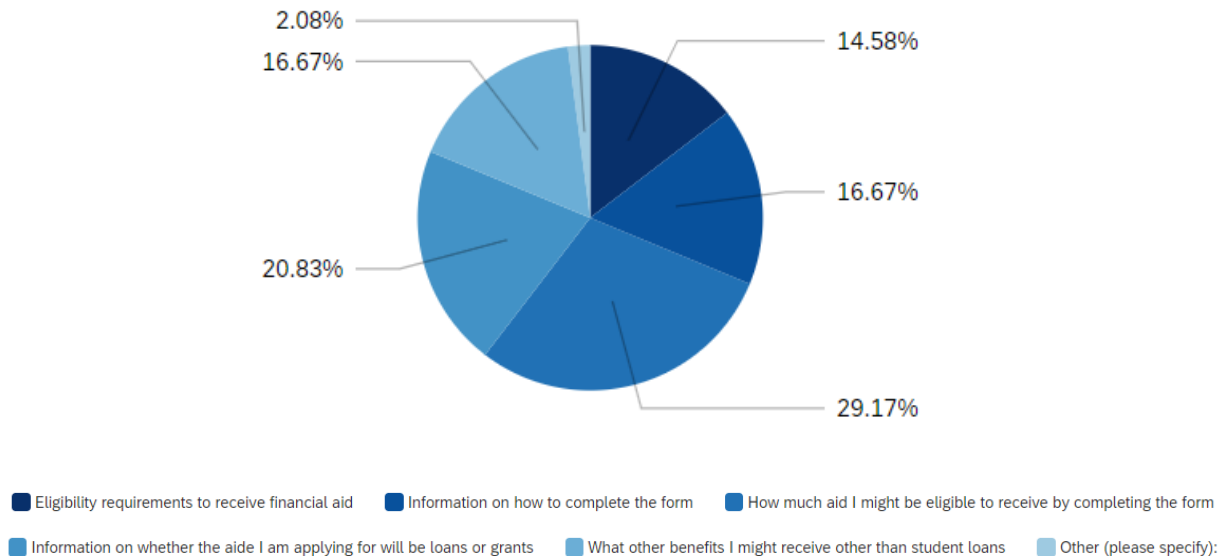
Question 125: Which of the following are reasons that you believe you will not qualify for financial aid? (n=32)

21 respondents believe since their family’s income is too high to qualify. 5 respondents believe that they do not qualify because another family member did not qualify. 4 respondents believe that since they plan to attend a community college or a vocational school they will not qualify. Lastly, 2 respondents believe they will not qualify because their grades or test scores are too low.



Question 124: What information would be helpful? (n=48)

14 respondents would like to know how much aid they are eligible to receive by completing the form. 10 respondents would like to know if the aid they are applying for will be loans or grants. 8 respondents would like to know what other benefits are available other than student loans. Another 8 respondents would like to know how to complete the form. 7 respondents would like to know the eligibility requirements to receive financial aid. Lastly, 1 respondent did have the information from their parents when they were trying to complete the form.



Question 121: What makes the FAFSA too complicated? (n=14)

The majority of respondents felt that the FAFSA seemed too complicated because of how long the form is, the jargon used within the form, and that they are nervous if they make a mistake on the form what the consequences are.

The responses include:

- Just the whole process, and all the stuff has been going on for me
- A lot to do
- It's too complicated
- Too many forms, jargon language, and a not easy to use system
- It was confusing and timed. By the time I would get my hands on papers needed it would time out.
- It takes a long time to complete
- Is a lengthy process
- I knew absolutely nothing about it prior to it being practically shoved down my throat saying I should fill it out to help with my college choices
- The whole process is just overwhelming
- So many steps
- Allot of work
- It asks a bunch of questions I don't even know. I feel like I'll get arrested if I answer them wrong because of how important it is, but it's way too complicated.
- Where? How? What?
- Steps
- The long period
- Debt long

Question 122: You indicated that your parents do not want you to complete the FAFSA, why is that? (n=5)

The respondents commented that their parents thought it was a waste of time, or that they do not want them to do that, or that they have the GI Bill, and lastly their parent was going to complete the FAFSA but never did.

The responses include:

- They thought it was a waste of time
- Because they did not want me to do that type of stuff
- I have the GI Bill
- My mom kept telling me we'd do it, or that she'd do her part, but kept putting it off like she normally does with things and then it just never got done
- They believe it's a waste of time

Question 123: You indicated that you do not want to complete the FAFSA, why is that? (n=11)

The respondents commented that they were no longer planning on attending college, they were told it was optional, did not want to spend the time, did not have enough information, and lastly, it was too complicated and stressful.

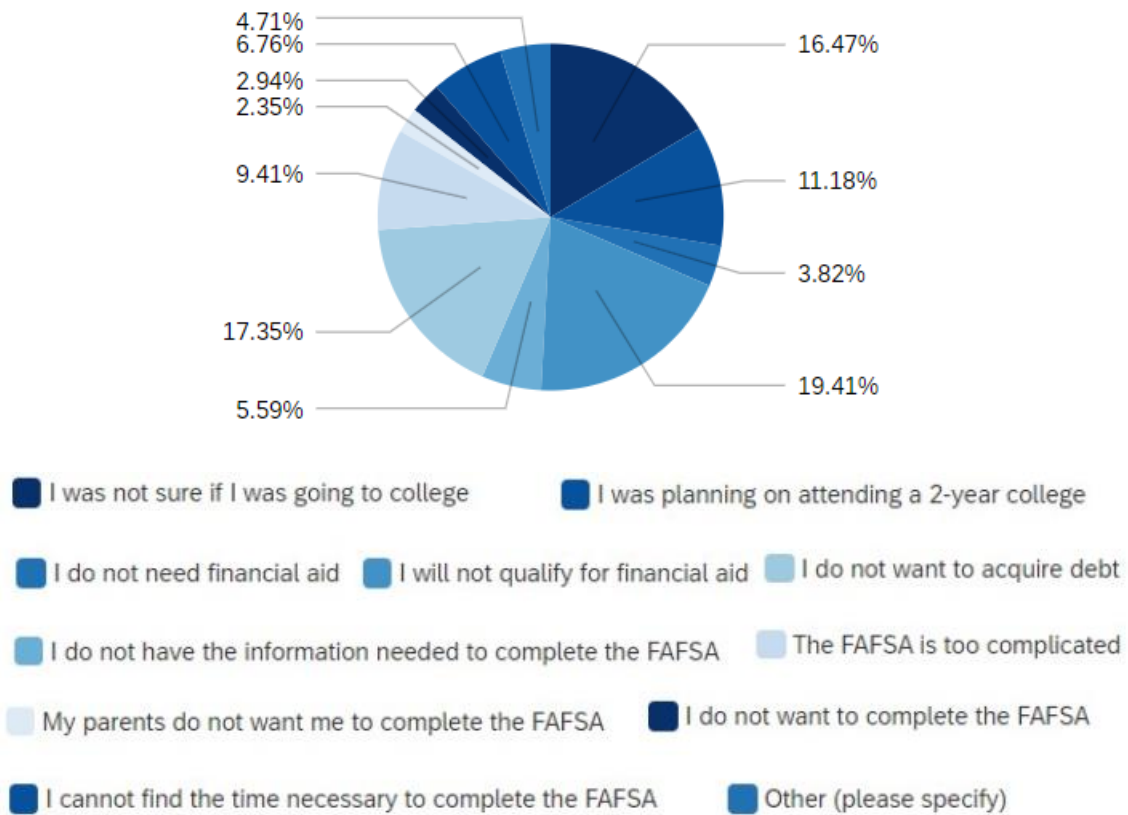
The responses include:

- Personal problems in my life
- I no longer want to a 4 year university or 2 year college
- Plan on working instead of going to school
- Do not have enough information
- It is too complicated to figure out, it's very stressful
- My family is pretty financially stable, and I am still exploring options for the next couple years of my degree. At the community college I attended, there was only a few informational sessions on getting financial aid, but they were all optional
- Because I might not go to college
- I just don't
- Do not want to take the time to fill out the form to not qualify
- Decided I didn't want go to college
- Not sure, just never considered it

Completed the FAFSA

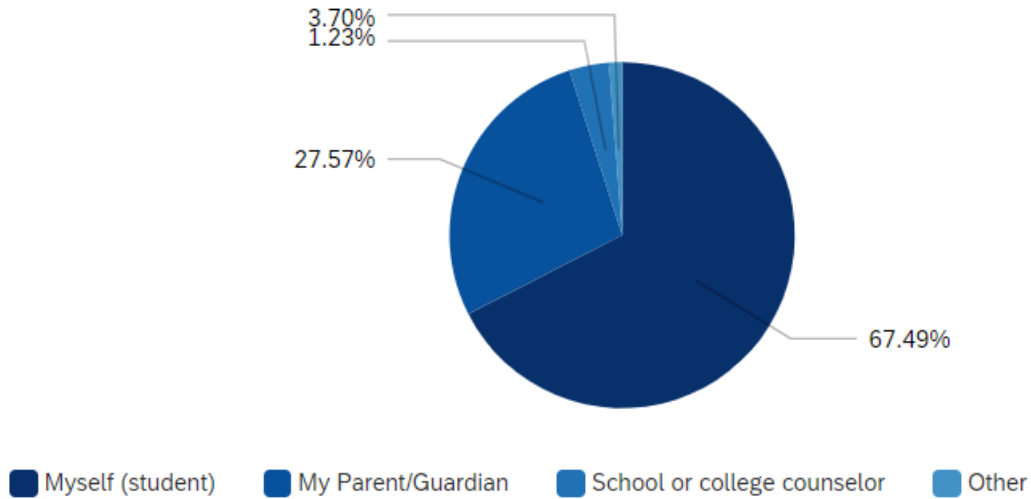
Question 36: We would like to know if you considered any of these as reasons to not complete the FAFSA (n=340)

There were 66 selections from respondents reasoning that they will not qualify for financial aid. 59 respondents did not want to acquire debt by filling out the FAFSA. 56 respondents were not sure if they were going to college. 38 respondents are planning on attending a 2-year college instead of a 4-year college. 32 respondents mentioned that the FAFSA was too complicated. 23 respondents could not find the necessary time to complete the FAFSA. 19 respondents did not have the information needed to complete the FAFSA. 16 respondents had “other” reasons. 10 respondents did not want to complete the FAFSA. 8 respondents had their parents not want them to complete the FAFSA.



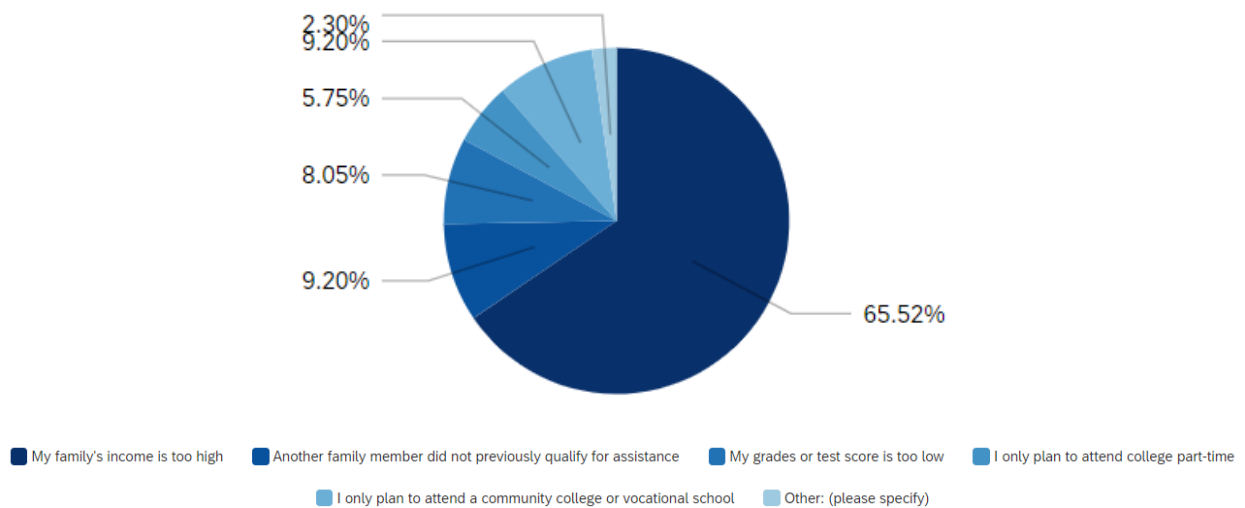
Question 37: Who was the person that primarily completed the FAFSA? (n=243)

The majority of respondents selected that they primarily completed the FAFSA themselves (67.49%). While 27.57% had a parent or guardian complete the FAFSA. But only 3.7% had a school counselor fill out the FAFSA.



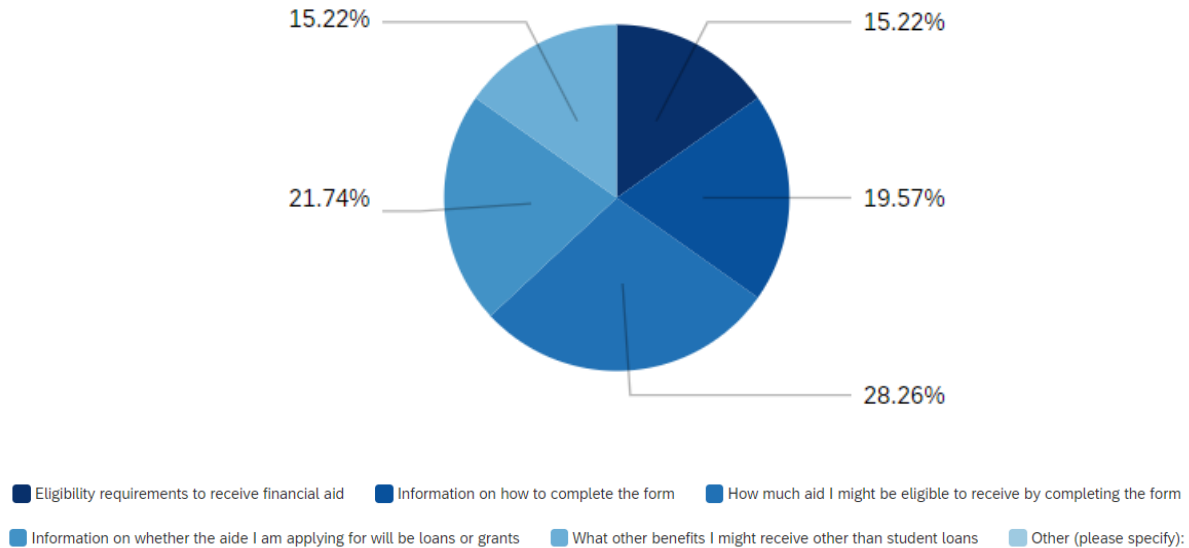
Question 160: Which of the following are reasons that you believe you will not qualify for financial aid? (n=87)

57 respondents claimed their family's income is too high for not qualifying for financial aid. 8 respondents selected that they plan to attend a community college or a vocational school. While another 8 respondents thought that since another family did not qualify, they would not either. 7 respondents claimed that they would not qualify because their grades or test scores are too low. 5 respondents selected that they only plan to attend college part-time.



Question 161: What information would be helpful? (n=46)

13 respondents would like to know how much aid they might be eligible to receive by completing the FAFSA. 10 respondents would like to know if they are applying for loans or grants. 9 respondents would like to know how to complete the form. 7 respondents would like to know what other benefits they might receive besides loans. While another 7 respondents would like to know the eligibility requirement to receive financial aid.



Question 162: What makes the FAFSA too complicated? (n=32)

The two biggest examples the respondents brought up was the jargon used within the questions and the amount of information that they needed to find from their parents. Some respondents also brought up that they were nervous about putting the wrong information down in a government form.

The responses include:

- There's just a lot of fancy words and jargon that you're not taught in school. It needs to be dumbed down sometimes
- There's a lot of information about grants, loans, taxes, etc.
- I'm still not sure how it works, even after completing it three times. The biggest part of this is knowing my parent's tax information, which I don't have access to. The website is also slightly outdated
- The interface is not intuitive and is old and clunky. I personally also had connectivity issues and it never went smoothly
- I don't know
- There is so many questions and sometimes I don't know how to answer them and my parent's can't help because they have never done this and don't know either. Some questions can be confusing and this deals with the government and I don't want to get fined or something for answering a question wrong.
- It is a long process and it tends to give me error messages when completing, making it difficult for me to move forward. Also, sometimes it is hard for me to get my mother's financial information for the FAFSA and I have to estimate her income even though I am the one paying for my college education and I receive no money from her

- I don't know the answer to some of the questions. Especially when it comes to family
- The application process seems drawn out, but understandable
- There are a lot of components and my parents did not want to provide me with some information
- All the questions
- Many of the directions weren't clear, and it's a hard-to-navigate website.
- I don't understand financials
- They were asking for some household incomes that didn't appear on the tax return form
- It's too long, and sometimes, passwords don't work
- Too much words
- I don't know
- Once I did it I understood, but the first time trying to figure out taxes and other income information about my family was complicated
- Way too many steps
- It's not
- Too many pages and forms to fill out
- The choice of vocabulary
- Lots of questions I didn't understand
- It needs a lot of information
- Too much information needed that I have to find
- A lot of the words used were words I did not know. Some of the information that was required for me to provide, I either had no access to or I had no idea what it was
- What makes FAFSA too complicated is when filling out the taxes, sometimes it can get confusing especially if you don't have some of the extra tax forms
- I'm not sure
- There was a lot of information that was hard for myself as a young adult with no knowledge of taxes and finances, to find
- To calculate the student loans
- The wording of questions and being online made it difficult to understand
- Idk

Question 163: You indicated that your parents do not want you to complete the FAFSA, why is that? (n=4)

One response was that they did not want to share personal information. Another response was that their parents do not believe in education. A third is that they might not be eligible and lastly, their parents wanted to do it for them.

The responses include:

- Idk
- Since they felt like they were sharing "personal information" that was also accessible to me
- They don't believe in education
- Because we might not be eligible
- They want to do it for me

Question 164: You indicated that you do not want to complete the FAFSA, why is that? (n=7)

Three respondents were not planning on going to college. A second response was procrastinating because it appears daunting. Another two responses were that the FAFSA was very time consuming. The last response was that they had no use for the FAFSA anymore.

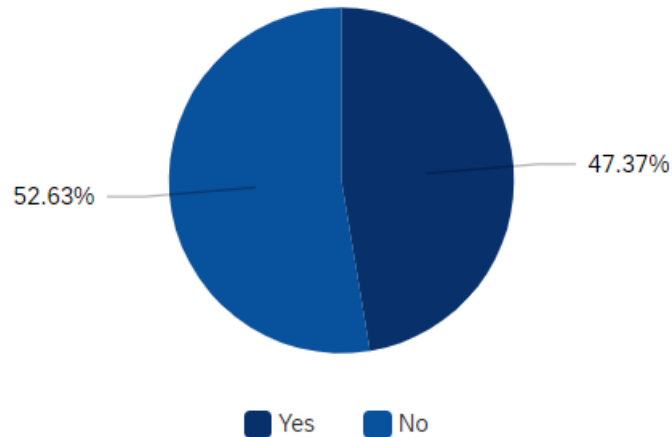
The responses include:

- Idk
- Because I have no use for it anymore
- I don't not have any intentions going to College
- Its difficult process. Also finding time to do it can be hard
- I just get procrastinating it thinking it was going to be a lot more difficult and time consuming them it was
- I don't want to acquire any debt and I'm not thinking of going to college
- Time consuming
- Be sure to
- Cause I want to try and get a job

Not Planning on Completing the FAFSA Next Year

Question 39: Are you continuing your educational career next school year? (n=57)

More than half of the respondents (52.63%) are not planning on continuing their educational career next year. While the remainder (47.37%) are planning on continuing their education.



Question 40: Why are you not going to renew your FAFSA? (n=35)

There were some responses claiming that they already completed the FAFSA or are already planning on completing the form. The remainder of responses was a collection of not receiving anything from previously completing the form, no longer going to college, and still not sure if they were going to fill out the FAFSA.

The responses include:

- I already completed the FAFSA for next year
- Because I'm not continuing my education
- I'm not planning on going to college anytime soon
- No need
- BC its not your choice
- Not going to college
- Idk
- No need for the financial aid
- I have a construction job
- I am not eligible for FAFSA
- I do not qualify
- I know I will not qualify because my family's income is too high
- I don't need the aid
- I don't need to
- No
- I was not eligible for it, so I doubt I will be in the future
- I do plan on renewing my FAFSA
- I'm taking a break from school
- I am done with college
- I don't want

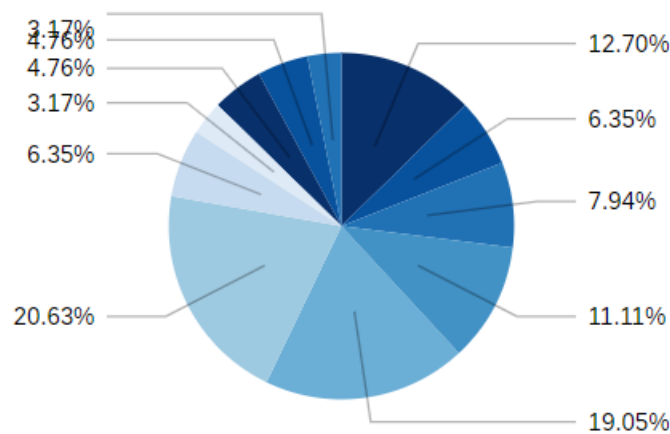
- Because I will be disappointed
- I didn't get any aid
- Don't know if I need it
- Not going to colleges
- Too difficult
- I am
- Because I don't need to
- Not needed
- My family's income is too high
- Don't need to
- I don't want to
- I'm not sure
- Time consuming
- I just completed it
- We have the funds to pay for college with scholarships
- Because my parents are going to renew it for me
- I will not qualify for financial aid

Current Juniors

Not Planning on Completing the FAFSA

Question 54: We would like to know if you considered any of these as reasons to not complete the FAFSA. Please select all that apply: (n=63)

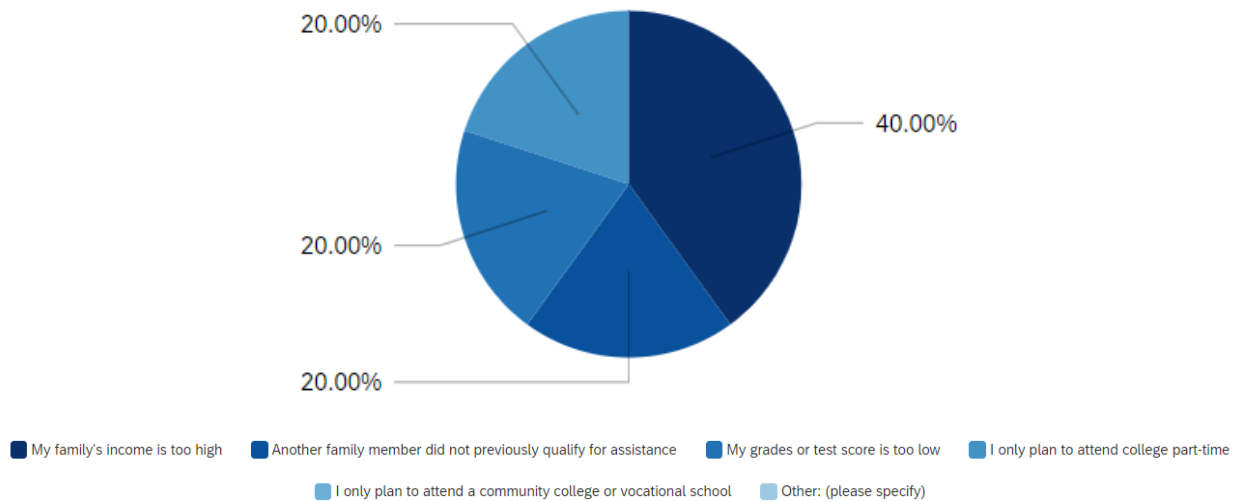
13 respondents selected that they “do not want to acquire debt.” 12 respondents selected that they “do not have the information needed to complete the FAFSA.” 8 respondents put that they were not sure if they were going to college. 12 respondents selected either that they do not need financial aid or that they will not qualify for financial aid. 4 respondents put that they were planning on attending a 2-year college, while another 4 respondents mentioned that the FAFSA is too complicated. 3 respondents did not want to complete the FAFSA and another 3 cannot find the necessary time to complete the FAFSA. 2 more respondents had their parents not want them to complete the FAFSA. The final respondent gave an “other” option saying, “not sure what it is or how it applies to me.”



- I was not sure if I was going to college
- I was planning on attending a 2-year college
- I do not need financial aid
- I will not qualify for financial aid
- I do not want to acquire debt
- I do not have the information needed to complete the FAFSA
- The FAFSA is too complicated
- My parents do not want me to complete the FAFSA
- I do not want to complete the FAFSA
- I cannot find the time necessary to complete the FAFSA
- Other (please specify)

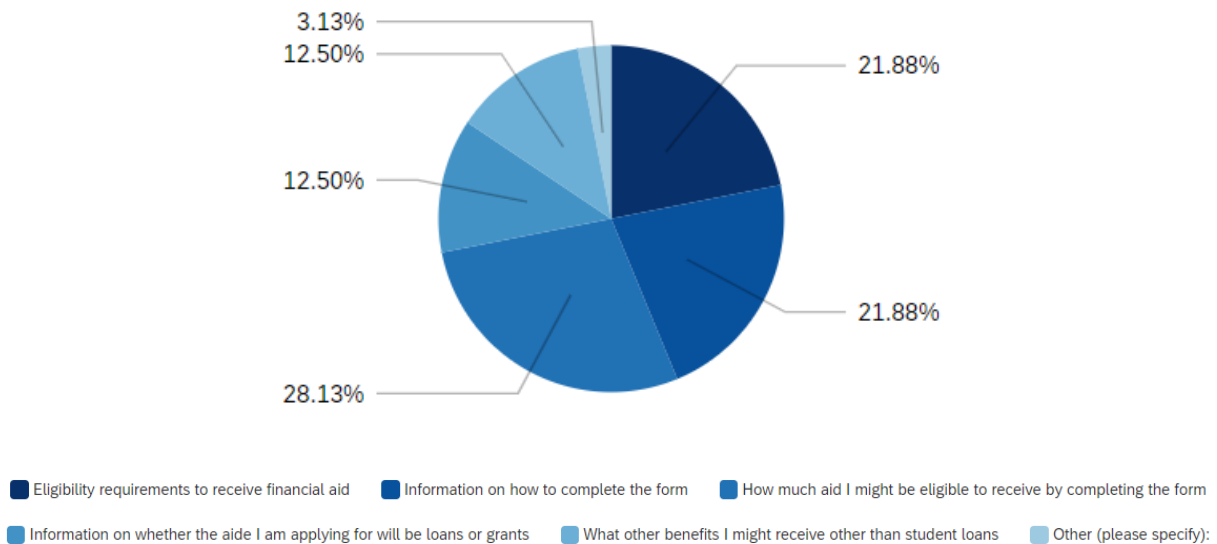
Question 150: Which of the following are reasons that you believe you will not qualify for financial aid? (n=10)

4 respondents selected that their family's income is too high as a reason they believe they will not qualify for financial aid. 2 respondents said that they believe they will not qualify because a previous family member did not previously qualify for assistance. Another 2 respondents said that since their grades or test score is too low that they will not qualify for financial aid. The last 2 respondents put that they only plan to attend college part-time as a reason they will not qualify.



Question 151: What information would be helpful? (n=32)

9 respondents would like to know how much aid I might be eligible to receive by completing the form. 7 respondents would like to know the eligibility requirements to receive financial aid. While another 7 respondents would like more information on how to complete the form. Then 4 respondents would like to know information on whether they are applying for loans or grants. While another 4 respondents would want to know what other benefits, I might receive other than student loans. The final respondent selected "other" because they agree with everything above.



Question 152: What makes the FAFSA too complicated? (n=2)

There are only two responses to this question. The first one is that they have no idea what FAFSA means. The other one is that it is a long process and that is why it seems complicated.

The responses include:

- Because I have no idea what it means
- It is a long process

Question 153: You indicated that your parents do not want you to complete the FAFSA, why is that? (n=1)

The response includes:

- I am unsure

Question 154: You indicated that you do not want to complete the FAFSA, why is that? (n=1)

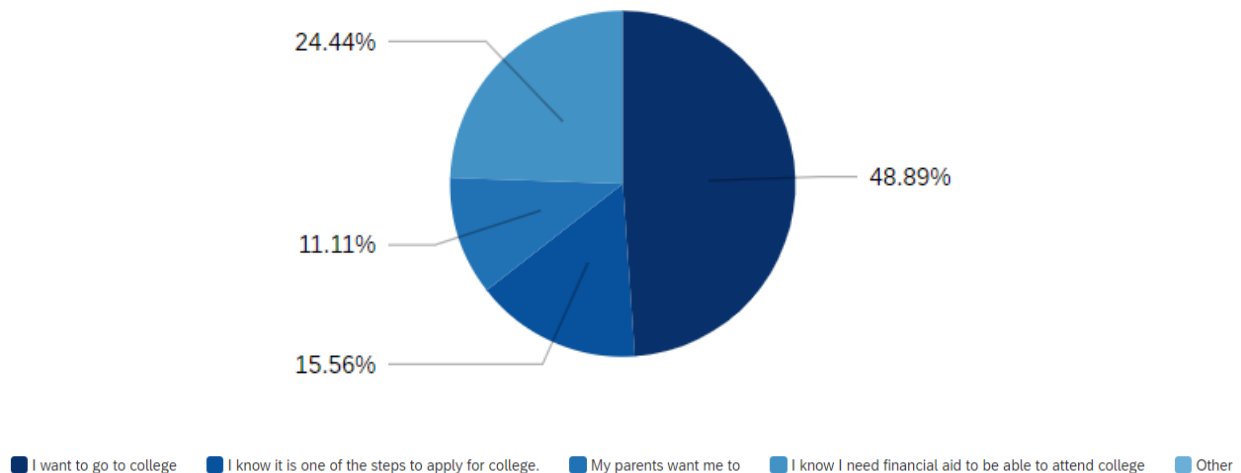
The response includes:

- It is just something they would not consider completing.

Planning on Completing the FAFSA

Question 57: Which of the following impacts your desire to complete the FAFSA? (n=45)

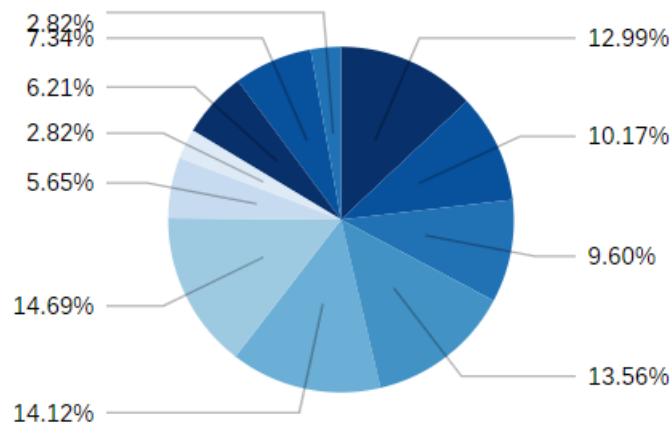
Almost half of the respondents (48.89%) have the desire to complete the FAFSA due to wanting to go to college. 11 respondents (24.44%) know that they need financial aid to be able to attend college and that is why they desire to complete the FAFSA. 7 respondents (15.56%) know that the FAFSA is one of the steps to apply for college and the remaining 5 respondents (11.11%) desire to complete the FAFSA because their parents wanted them to.



Current Seniors
Did Not Complete the FAFSA

Question 60: We would like to know if you considered any of these as reasons to not complete the FAFSA. Please select all that apply: (n=177)

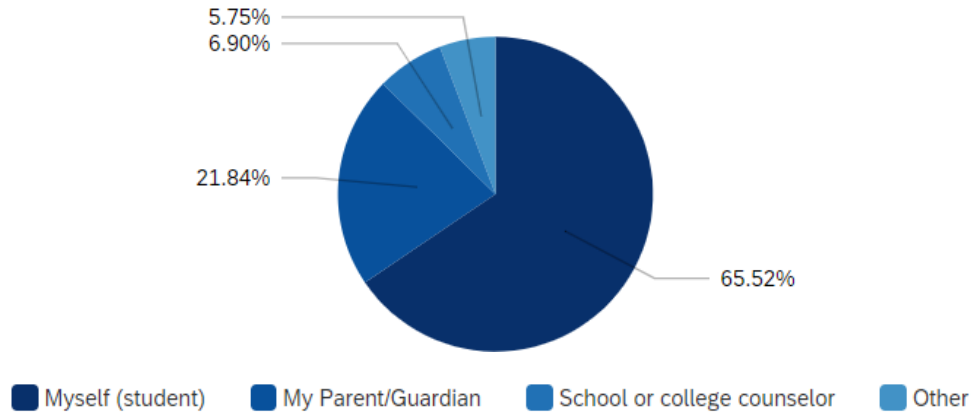
26 respondents had that they do not want to acquire debt. 25 respondents select that they did not have the information needed to complete the FAFSA. 24 respondents had that will not qualify for financial aid. 23 respondents were not sure if they were going to college. 18 respondents were planning on attending a 2-year college. 17 respondents claimed that they did not need financial aid. 13 respondents could not find the time necessary to complete the FAFSA. 11 respondents did not want to complete the FAFSA. 5 respondents had their parents not want them to complete the FAFSA. While another 5 respondents selected “other” but did not specify what their reason was.



- I was not sure if I was going to college
- I was planning on attending a 2-year college
- I do not need financial aid
- I will not qualify for financial aid
- I do not want to acquire debt
- I do not have the information needed to complete the FAFSA
- The FAFSA is too complicated
- My parents do not want me to complete the FAFSA
- I do not want to complete the FAFSA
- I cannot find the time necessary to complete the FAFSA
- Other (please specify)

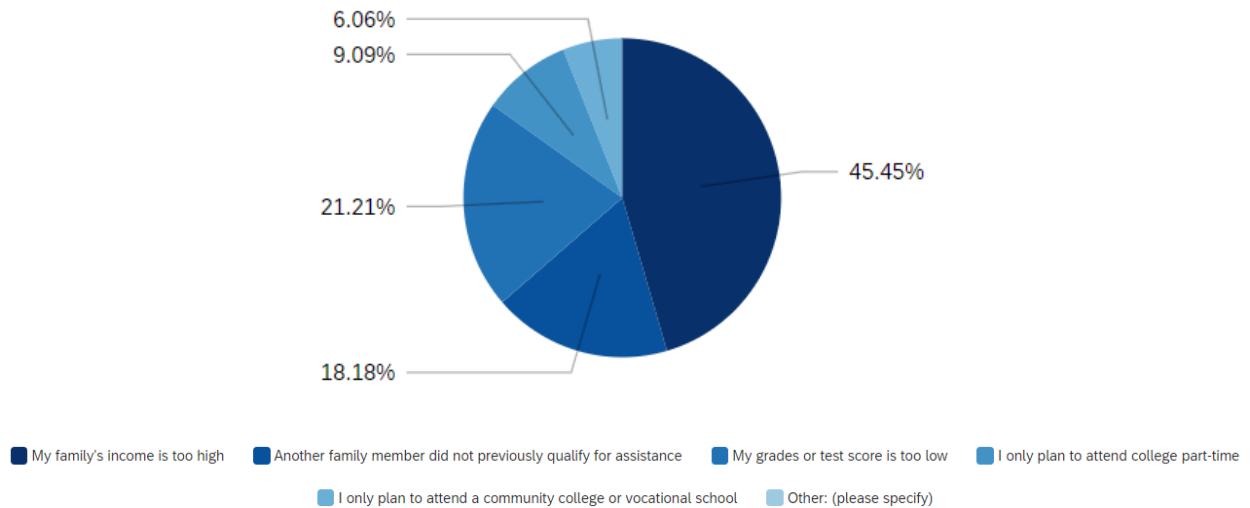
Question 63: If you were to submit the FAFSA, who would be the primary person to fill it out? (n=87)

The majority of the respondents (65.52%) selected that they would be the primary person to fill out the FAFSA. While 21.84% of respondents put down that their parent/guardian would be the primary person to complete the FAFSA. But only 6.9% of respondents claimed that a school or college counselor would primarily fill out the FAFSA and lastly 5.75% of respondents selected “other.” But none of those respondents specified who would be the primary person to fill it out.



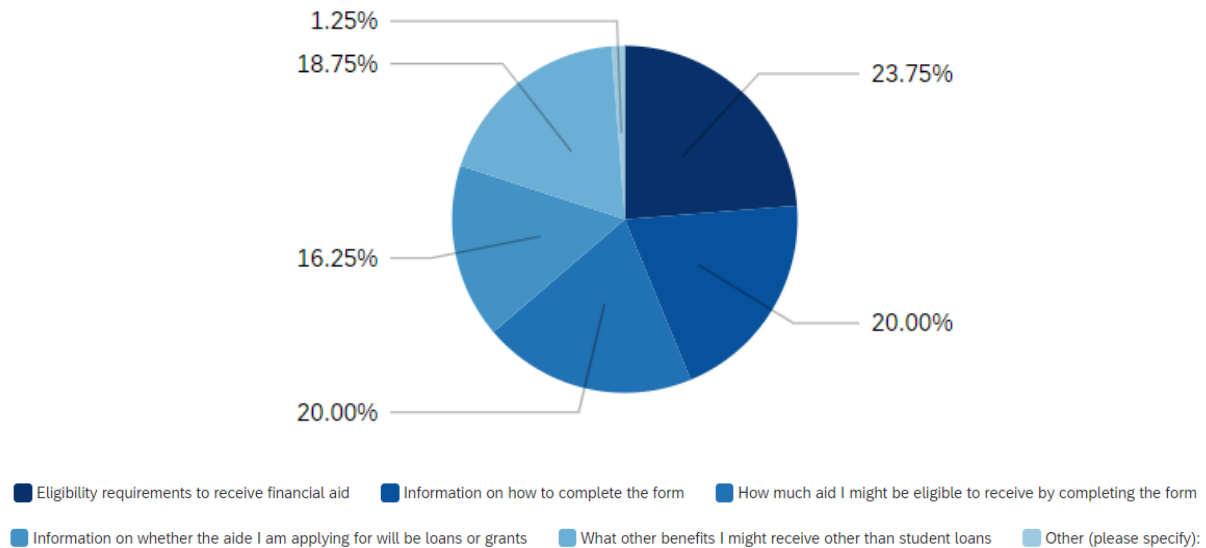
Question 140: Which of the following are reasons that you believe you will not qualify for financial aid? (n=33)

Almost half of the respondents (45.45%) feel like their family’s income is too high to qualify for financial aid. 7 respondents (21.21%) believe that their grades or test score is too low to qualify as well. While 6 respondents (18.18%) think that they will not qualify for financial aid because a previous family member did not qualify. 3 respondents (9.09%) feel like they will not qualify because they only plan to attend college part-time and remaining 2 respondents (6.06%) only plan to attend a community college or vocational school and believe due to that they will not qualify for aid.



Question 141: What information would be helpful? (n=80)

19 respondents (23.75%) would like to know the eligibility requirements to receive financial aid. 16 respondents (20%) would like to know how to complete the form and another 20% would like to know how much aid they might be eligible for by complete the FAFSA. 15 respondents (18.75%) would appreciate learning what other benefits they might receive other than student loans. 13 respondents (16.25%) would like to know what they are applying for whether it is loans or grants. The final respondent (1.25%) selected “other” and would like to know what FAFSA is.



Question 142: What makes the FAFSA too complicated? (n=7)

Three responses were mentioning that the FAFSA is complicated due to the amount steps and choices. While two more respondents think that it might not be complicated if they heard more about it in their high school. Someone believes that the format makes it complicated and increases the difficulty. The last response was that all of the requirements involved made it complicated.

The responses include:

- Many steps
- All the confusing steps
- It's difficulty and complicated format to filling it out
- It might not really even be too complicated but I've actually heard very little about it in my high school
- Many requirements
- I don't know what it is
- There's a lot of choices to make, hard decisions, the whole research learning is hard, and my friends have told me it's complicated

Question 143: You indicated that your parents do not want you to complete the FAFSA, why is that? (n=3)

One response is that their parents want them to go to community college. The second response is that their dad thinks they do not need the FAFSA.

The responses include:

- They want me to go to community college
- My dad thinks we don't need it
- Because

Question 144: You indicated that you do not want to complete the FAFSA, why is that? (n=9)

Three responses were that the FAFSA is complicated. There were two opposing reasoning one was "I do want to" while the other was "I don't want to." The remaining four responses are all stand alone, and they include: not sure if college is something they want, they do not plan on living that long, not enough time and no need. Lastly, a question of "why would it help me?"

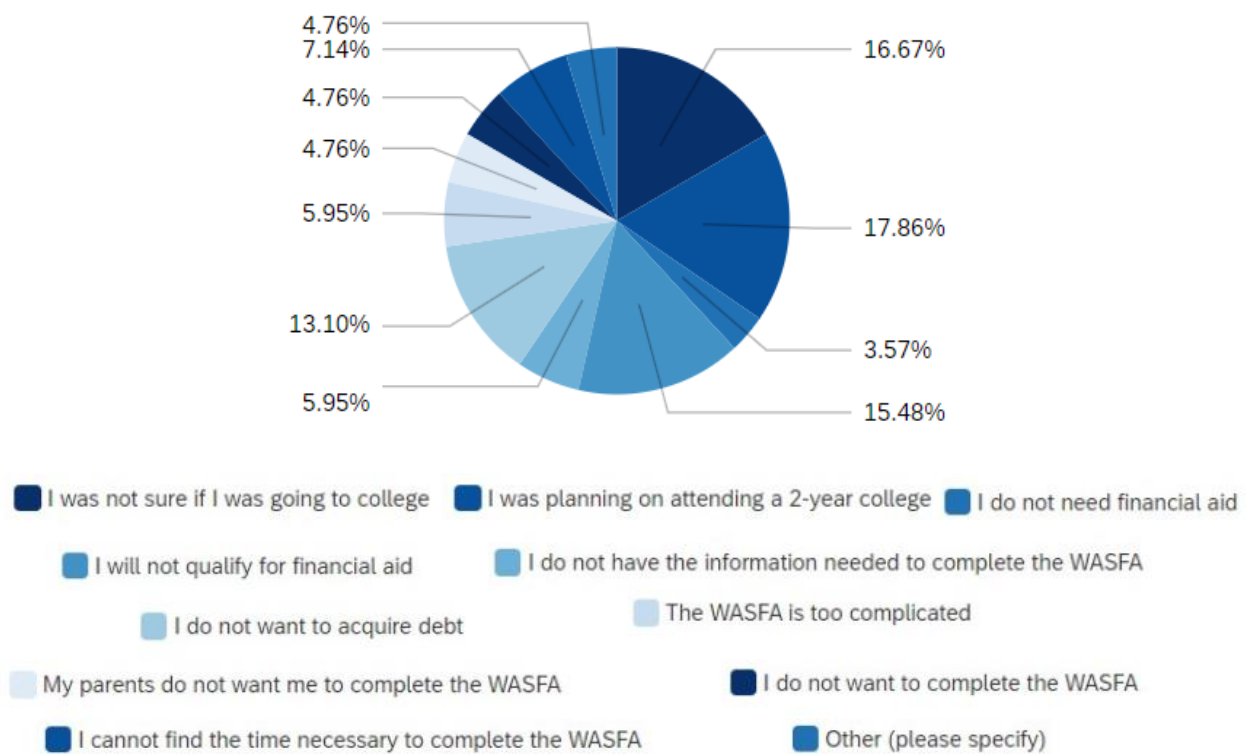
The responses include:

- I don't want to
- Complicated, do not need financial aid
- I'm not sure if college is something I want
- Because I don't want to
- It's complicated
- Cause I don't plan on living that long
- Cause what is that anyway
- Not enough time and not really any need
- Complicated and long
- Why would it help me?

Completed the FAFSA

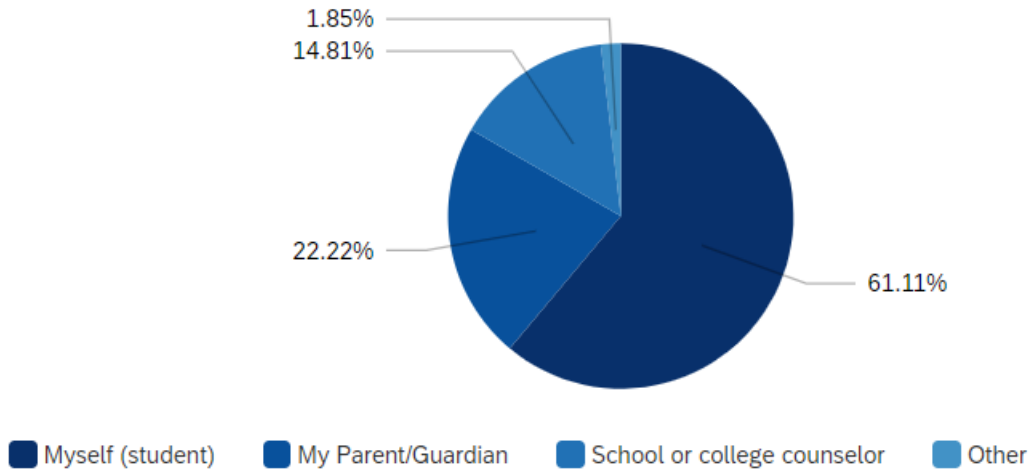
Question 66: We would like to know if you considered any of these as reasons to not complete the FAFSA. Please select all that apply: (n=84)

15 respondents (17.86%) are planning on attending a 2-year college. 14 respondents (16.67%) are not sure if they are going to college. 13 respondents (15.48%) think they will not qualify for financial aid. 11 respondents (13.1%) do not want to acquire debt. 6 respondents (7.14%) cannot find the needed time to complete the FAFSA. 5 respondents (5.95%) do not have enough information to complete the FAFSA. While another 5 respondents (5.95%) mention that the FAFSA is too complicated to complete. 4 respondents (4.76%) said that their parents did not want them to complete the FAFSA. Another 4 respondents claimed that they did not want to complete the FAFSA. While another 4 respondents selected "other" but did not specify any other reason. The remaining 3 respondents (3.57%) do not need financial aid.



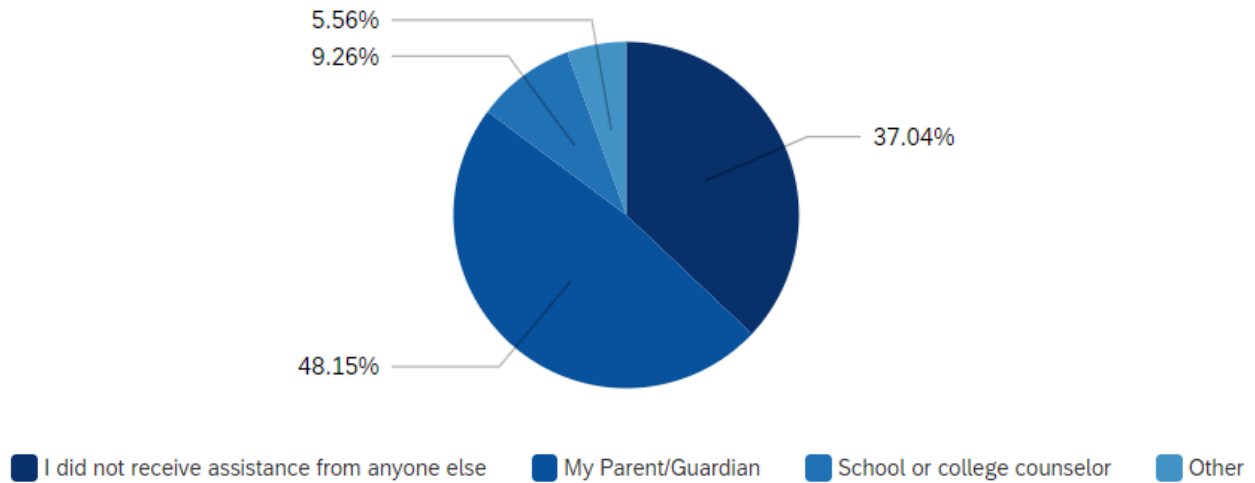
Question 69: Who was the person that primarily completed the FAFSA? (n=54)

The majority of respondents (61.11%) primarily completed the FAFSA by themselves. While 12 respondents (22.22%) mainly had their parent/guardian complete the FAFSA. 8 respondents (14.81%) had their school or college counselor primarily fill out the FAFSA and only 1 respondent (1.85%) select “other” but did not specify who.



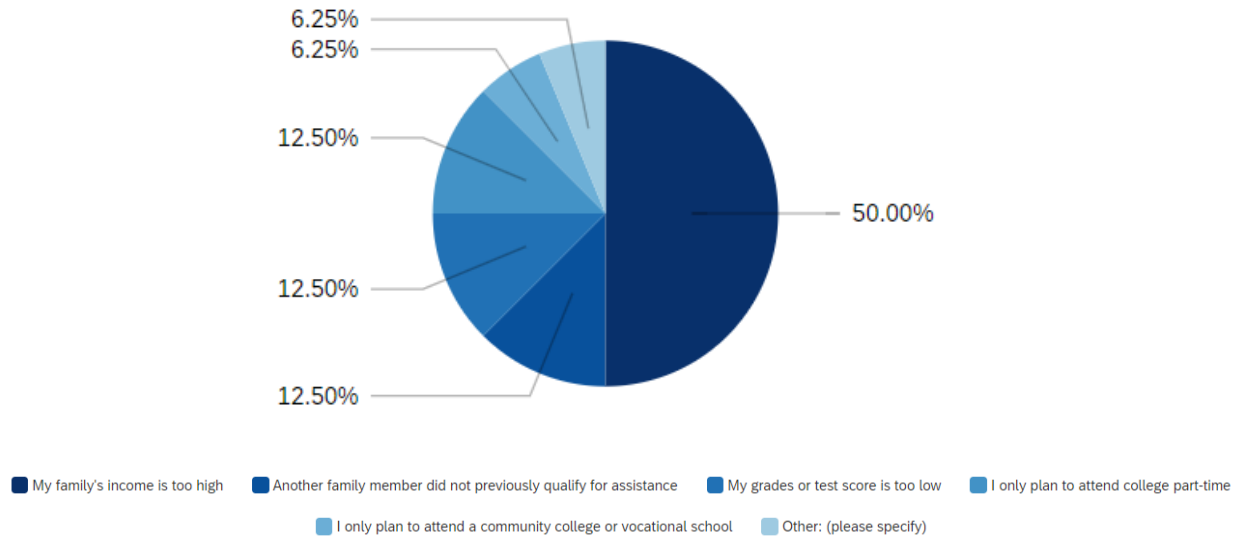
Question 70: Did you receive assistance from anyone else in completing the FAFSA? (n=54)

Almost half of the respondents (48.15%) received assistance from their parent/guardian. While 20 respondents (37.04%) did not receive assistance. 5 respondents (9.26%) had help from a school or college counselor and the remaining 3 responses (5.56%) selected “other” but did not specify.



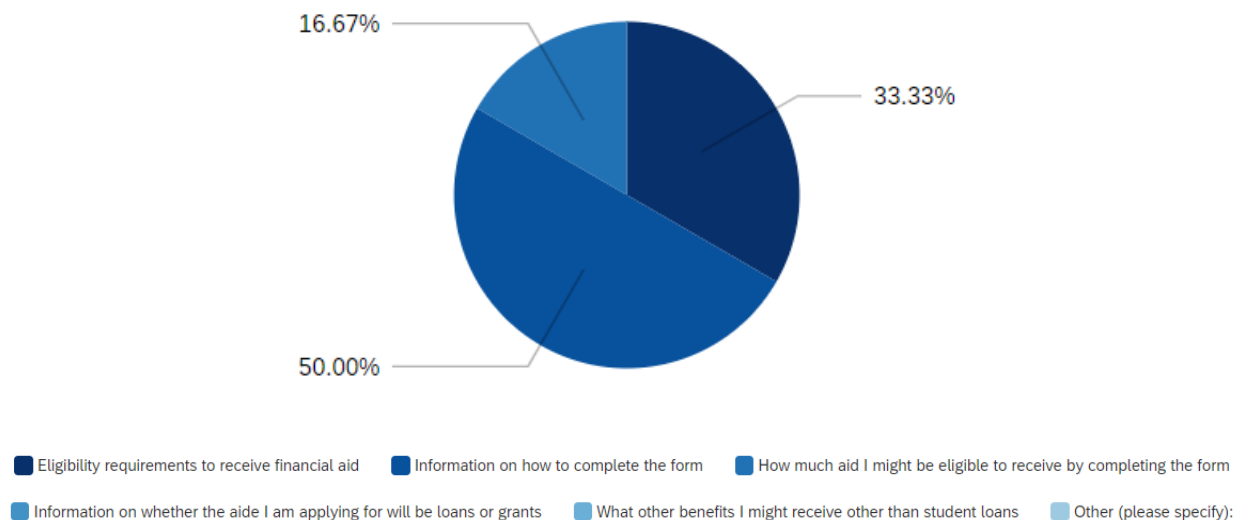
Question 145: Which of the following are reasons that you believe you will not qualify for financial aid? (n=16)

Half of the respondents believe that they will not qualify for financial aid due to their family income being too high. 2 respondents (12.5%) think that they will not qualify for financial aid since a previous family member did not qualify. Another 2 respondents (12.5%) believe that their grades or test score will not let them qualify because they are too low. While another 2 respondents (12.5%) only plan to attend college part-time. The remaining two respondents are split between only attending community college or vocational school and “other.” The single respondent who selected “other” did not specify.



Question 146: What information would be helpful? (n=6)

Half of the respondents would like to know how to complete the form. 2 respondents (33.33%) would like to know the eligibility requirements to receive financial aid. The final respondent (16.67%) would like to know how much aid they might be able to receive.



Question 147: What makes the FAFSA too complicated? (n=3)

The three responses include:

- The rules
- All of it
- Some students don't have many people there at the snap of a finger to help them understand government related financial things and it could be sectioned off better and easier user interface

Question 148: You indicated that your parents do not want you to complete the FAFSA, why is that? (n=4)

Two of the responses did not know why their parents did not want them to complete the FAFSA. The third response was that they did not know much about the FAFSA. The final response mentioned that their parents did not feel like completing the FAFSA.

The responses include:

- They don't know much
- I'm not sure
- They just don't feel like it
- Don't know

Question 149: You indicated that you do not want to complete the FAFSA, why is that? (n=3)

The three responses include:

- I did complete it
- Covid-19 as well as me not going to college
- I don't want to

WASFA

The following questions were only shown to those who indicated that they are more likely to complete the WASFA.

WASFA Opinions and Familiarity

The majority of parents/guardians (72%) are either moderately familiar or more with the WASFA and the completion process. This suggests that many parents/guardians are already familiar with the WASFA and the completion process. As for their opinion about the WASFA, 42% of the parents/guardians have a neutral or unfavorable opinion about the FAFSA. This suggests that a little over half of the parents/guardians have a positive opinion regarding the WASFA.

Parents/Guardians

Question 181: Please indicate on the scale below how familiar you are with the WASFA and the completion process {Deadlines & Required Information} (n=57)

Almost 50% of the respondents indicated that they are either extremely familiar (23%) or very familiar (26%) with the WASFA and the completion process. While 23% of the respondents indicated that they are moderately familiar and another 23% of respondents are not familiar at all with the WASFA and the completion process. The remaining 18% of respondents indicated that they are slightly familiar with the WASFA and the completion process.

Extremely Familiar	Very Familiar	Moderately Familiar	Slightly Familiar	Not Familiar At All
23%	26%	23%	18%	23%

Question 182: What is your opinion about the WASFA? {Please indicate here:} (n=57)

The majority of respondents 58% has either a favorable (40%) or a very favorable (18%) opinion about the WASFA. While 33% of respondents has a neutral opinion about the WASFA. The remaining 9% has either a unfavorable (4%) or a favorable (5%) about the WASFA.

Very Unfavorable	Unfavorable	Neutral	Favorable	Very Favorable
5%	4%	33%	40%	18%

Statements Regarding the WASFA

Across the three sub-groups, "I believe the WASFA is important" was the most agreed upon statement ranging from 75% to 82% except for current seniors who did not submit the WASFA (54%). This suggests that graduates and current juniors believe the WASFA is important more than current seniors. For the statements that have potential points of confusion, each sub-group has a different perspective on what the WASFA is for. Recent graduates had 61% report thinking that the WASFA was only for low-income students. While current juniors thought that the WASFA was only for those attending 4-year colleges (67%). Lastly, current seniors think that the WASFA is primarily an application for student loans (32%-63%).

Recent Graduates

Submitted the WASFA:

Question 105: Please indicate how much you agree or disagree with each statement:

Recent graduates who completed the WASFA are most likely to agree that the WASFA is important (75%). The following table is sorted based on the sum of those who strongly and somewhat agree with the statements.

Looking at potential points of confusion: 61% reported thinking the WASFA was only for low-income students, 51% think the WASFA is primarily an application for student loans, 43% reported that the WASFA is complicated, and 31% thought that the WASFA was only for those attending 4-year colleges.

Turning to more positive aspects: 61% reported understanding the WASFA, 60% want to complete the WASFA, 58% had their school emphasize the importance of completing the WASFA, 58% believe the WASFA will help students like themselves, 56% had parents/guardians who wanted them to complete the WASFA, 51% believe they are eligible for financial aid, and 46% think they will be able to attend college if they receive financial aid.

Statement (n=40)	Strongly Agree	Somewhat Agrees	Neither agree nor disagree	Somewhat Disagree	Strongly Disagree
I believe the WASFA is important	45%	30%	20%	5%	0%
The WASFA is meant to help only low income students	23%	38%	23%	13%	3%
I understand the WASFA	28%	33%	28%	10%	3%
I want to complete the WASFA	25%	35%	23%	15%	3%
My school emphasizes the importance of completing the WASFA	23%	35%	30%	13%	0%
The WASFA is meant to help students like me	18%	40%	25%	18%	0%
My parent/guardian want me to complete the WASFA	28%	28%	23%	15%	8%
The WASFA is primarily an application for student loans	23%	28%	30%	18%	3%
I am eligible for financial aid	18%	33%	38%	5%	8%
I could attend college with Financial Aid	23%	23%	20%	28%	8%
The WASFA is complicated	13%	30%	33%	23%	3%
The WASFA is only for student attending 4-year colleges	13%	18%	48%	15%	8%

Current High School Students

Question 176: Please indicate on the scale how informed you feel about the following: (n is provided in the response)

For the “deadlines”, 28% of respondents felt that they were strongly informed about the WASFA deadline. While 19% of respondents felt that they were moderately informed and another 19% of respondents felt that they were slightly informed about the WASFA deadline. The remaining 35% of respondents felt that they were either not informed (24%) or were very informed (11%) about the WASFA deadline.

For the “resources you have to make these important decisions”, 40% of respondents felt that they were either slightly informed (22%) or not informed (18%) about the resources they have. While another 40% of respondents felt that they were either moderately informed (26%) or very informed (14%) about the resources. The remaining 19% of respondents felt that they were strongly informed about the resources they have to make these important decisions.

For the “aspects of the WASFA that addresses if you have been or are in foster care or are at risk of being homeless”, 50% of respondents felt like they were either not informed (30%) or slightly informed (20%) about the aspects of the WASFA that addresses certain issues. While another 41% felt like they were moderately informed (18%) or very informed (13%) about these aspects. The remaining 20% of respondents felt like they were strongly informed about the aspects of the WASFA that addresses if you have been or are in foster care or are at risk of being homeless.

WASFA	Strongly Informed	Very Informed	Moderately Informed	Slightly Informed	Not Informed
The Deadlines (n=75)	28%	11%	19%	19%	24%
The Resources (n=72)	19%	14%	26%	22%	18%
The Aspects (n=71)	20%	13%	18%	20%	30%

Current Juniors

Planning to complete the WASFA:

Question 114: Please indicate how much you agree or disagree with each statement

Again, the most agreed with statement is that the WASFA is important (76%). The following table is sorted based on the sum of those who strongly and somewhat agree with the statements.

Looking at potential points of confusions: 67% thought that the WASFA was only for those attending 4-year colleges, 66% reported thinking the WASFA was only for low-income students, 41% think that the WASFA is primarily an application for student loans, and 41% reported that the FAFSA is complicated.

Turning to more positive aspects: 67% want to complete the WASFA, 59% believe the WASFA will help students like themselves, 59% had their parents/guardians who wanted them to complete the WASFA, 50% reported understanding the FAFSA, 42% believe they are eligible for financial aid, 41% think they will be able to attend college if they received financial aid, and 25% had their school emphasize the importance of completing the FAFSA.

Statement (n=12)	Strongly Agree	Somewhat Agrees	Neither agree nor disagree	Somewhat Disagree	Strongly Disagree
I believe the WASFA is important	58%	17%	25%	0%	0%
I want to complete the WASFA	42%	25%	17%	17%	0%
The WASFA is only for student attending 4-year colleges	17%	50%	8%	17%	8%
The WASFA is meant to help only low-income students	33%	33%	25%	8%	0%
The WASFA is meant to help students like me	42%	17%	25%	17%	0%
My parent/guardian want me to complete the WASFA	42%	17%	25%	8%	8%
I understand the WASFA	33%	17%	25%	25%	0%
I am eligible for financial aid	42%	0%	33%	25%	0%
I could attend college with Financial Aid	33%	8%	25%	25%	8%
The WASFA is primarily an application for student loans	33%	8%	25%	25%	8%
The WASFA is complicated	33%	8%	42%	17%	0%
My school emphasizes the importance of completing the WASFA	8%	17%	50%	17%	8%

Current Seniors

Did not submit WASFA:

Question 118: Please indicate how much you agree or disagree with each statement

The most agreed with statement is that their parents/guardians wants them to complete the WASFA (61%). With the statement, the WASFA is important, as the second most agreed with statement (54%). It is important to note that only 54% agree compared to 75% in other groups. The following table is sorted based on the sum of those who strongly and somewhat agree with the statements.

Looking at potential points of confusion: 39% reported that the WASFA is complicated, 38% reported thinking the WASFA was only for low-income students, 32% think the WASFA is primarily an application for student loans, and 18% thought that the WASFA was only for those attending 4-year colleges.

Turning to more positive aspects: 48% want to complete the WASFA, 41% believe they are eligible for financial aid, 40% think they will be able to attend college if they received financial aid, 39% believe the WASFA is meant to help students like themselves, 38% reported understanding the WASFA, and 17% had their school emphasize the importance of completing the WASFA.

Statement (n=22-26)	Strongly Agree	Somewhat Agrees	Neither agree nor disagree	Somewhat Disagree	Strongly Disagree
My parent/guardian want me to complete the WASFA	39%	22%	22%	13%	4%
I believe the WASFA is important	19%	35%	15%	23%	8%
I want to complete the WASFA	35%	13%	26%	13%	13%
I am eligible for financial aid	14%	27%	18%	27%	14%
I could attend college with Financial Aid	16%	24%	20%	24%	16%
The WASFA is meant to help students like me	9%	30%	39%	17%	4%
The WASFA is complicated	17%	22%	35%	17%	9%
The WASFA is meant to help only low income students	17%	21%	33%	25%	4%
I understand the WASFA	13%	25%	33%	21%	8%
The WASFA is primarily an application for student loans	5%	27%	32%	32%	5%
The WASFA is only for student attending 4-year colleges	9%	9%	35%	39%	9%
My school emphasizes the importance of completing the WASFA	4%	13%	29%	25%	29%

Submitted the WASFA:

Question 123: Please indicate how much you agree or disagree with each statement

Again, the most agreed with statement is that the WASFA is important (82%). The following table is sorted based on the sum of those who strongly and somewhat agree with the statements.

Looking at potential points of confusion: 63% think that the WASFA is primarily an application for student loans, 54% reported thinking the WASFA was only for low-income students, 50% reported that the WASFA is complicated, and 36% thought that the WASFA was only for those attending 4-year colleges.

Turning to more positive aspects: 82% want to complete the WASFA, 72% had their school emphasize the importance of completing the WASFA, 72% had their parents/guardians want them to complete the WASFA, 63% think they will be able to attend college if they received financial aid, 54% believe they are eligible for financial aid, and 54% believed the WASFA will help students like themselves.

Statement (n=11)	Strongly Agree	Somewhat Agrees	Neither agree nor disagree	Somewhat Disagree	Strongly Disagree
I believe the WASFA is important	73%	9%	9%	9%	0%
I want to complete the WASFA	55%	27%	18%	0%	0%
My school emphasizes the importance of completing the WASFA	45%	27%	18%	0%	9%
My parent/guardian want me to complete the WASFA	45%	27%	18%	9%	0%
I could attend college with Financial Aid	27%	36%	18%	18%	0%
The WASFA is primarily an application for student loans	36%	27%	18%	0%	18%
The WASFA is meant to help only low-income students	18%	36%	36%	9%	0%
I am eligible for financial aid	27%	27%	18%	9%	18%
I understand the WASFA	45%	9%	27%	18%	0%
The WASFA is complicated	30%	20%	50%	0%	0%
The WASFA is meant to help students like me	36%	9%	36%	9%	9%
The WASFA is only for student attending 4-year colleges	18%	18%	45%	18%	0%

WASFA Completion

It is interesting to notice that for the parents/guardians regardless of their opinion of the WASFA did not respond that their student had or had not completed the WASFA. As for recent graduates, the majority (67%) of them have completed or started to complete the WASFA with the majority (63%) planning on renewing their WASFA for the future. While for current seniors, the majority (60%) have not completed or started the WASFA. However, for current juniors, 69% are unsure or are not planning on completing the WASFA.

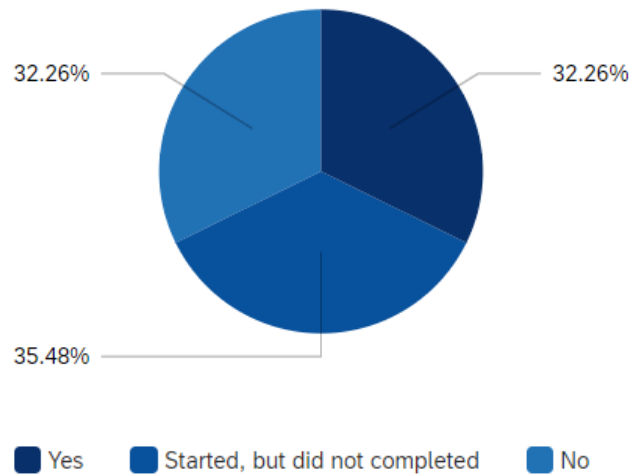
Parents/Guardians

No responses were received to these questions.

Recent Graduates

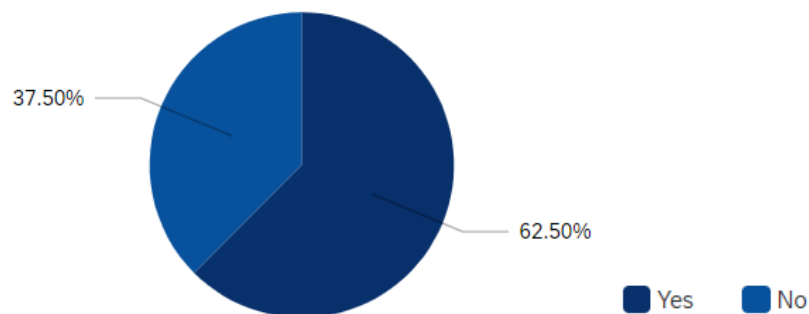
Question 188: Did you successfully complete the WASFA? (n=124)

44 respondents (35.48%) have started the WASFA but did not complete. While 40 respondents (32.26%) have completed the WASFA and the remaining 40 respondents (32.26%) did not complete the WASFA.



Question 187: Have you, or do you plan to, renew your WASFA? (n=40)

25 respondents (62.5%) plan on renewing their WASFA while the remaining 15 respondents (37.5%) do not plan on renewing.

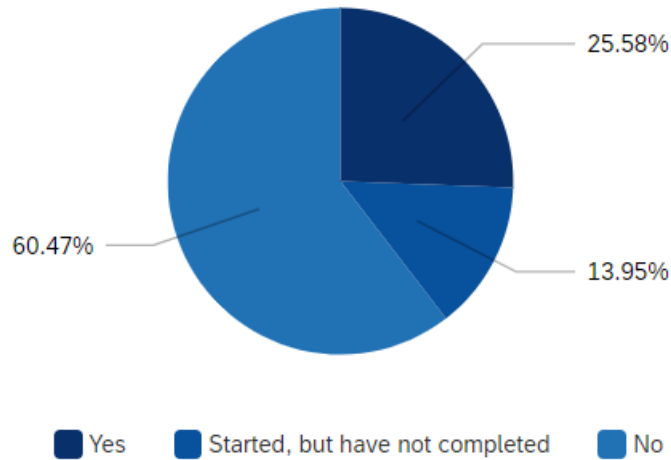


Current High School Students

Seniors

Question 177: Have you successfully completed a WASFA? (n=43)

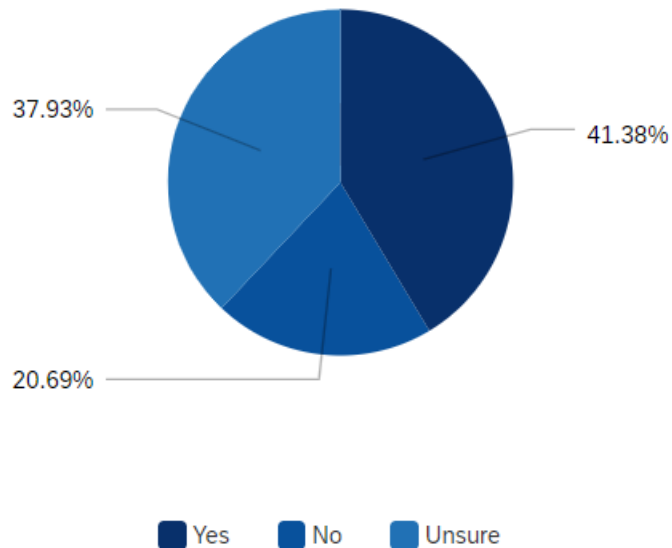
The majority of respondents (60.47%) did not complete the WASFA. While 11 respondents (25.58%) have completed the WASFA and only 6 respondents (13.95%) have started but have not completed it.



Juniors

Question 178: Do you think you will complete a WASFA next year? (n=29)

12 respondents (41.38%) believe that they will complete a WASFA next year. 11 respondents (37.93%) are unsure if they will complete a WASFA and only 6 respondents (20.69%) are not planning on completing the WASFA next year.



WASFA Perceptions of Aid Eligibility and Barriers to Completion

From graduates to juniors and seniors, there are subtle differences between them. For graduates regardless of whether they completed the WASFA or not believe that they will not qualify for financial aid because their family income is too high. Also, they would like to know more information on how to complete the form. This suggests that graduates struggled in completing the form with not knowing all of the necessary information at the start. In regards to current juniors, the respondents were split between believing they will not qualify for financial aid because their grades and test scores are too low or that they do not believe they will qualify for financial aid because a previous family member did not qualify. While current seniors believe they will not qualify for financial aid because their family income is too high or that another family member did not previously qualify for assistance. This suggests that for current juniors and seniors they do not know the eligibility requirements for receiving financial aid.

Parents/Guardians

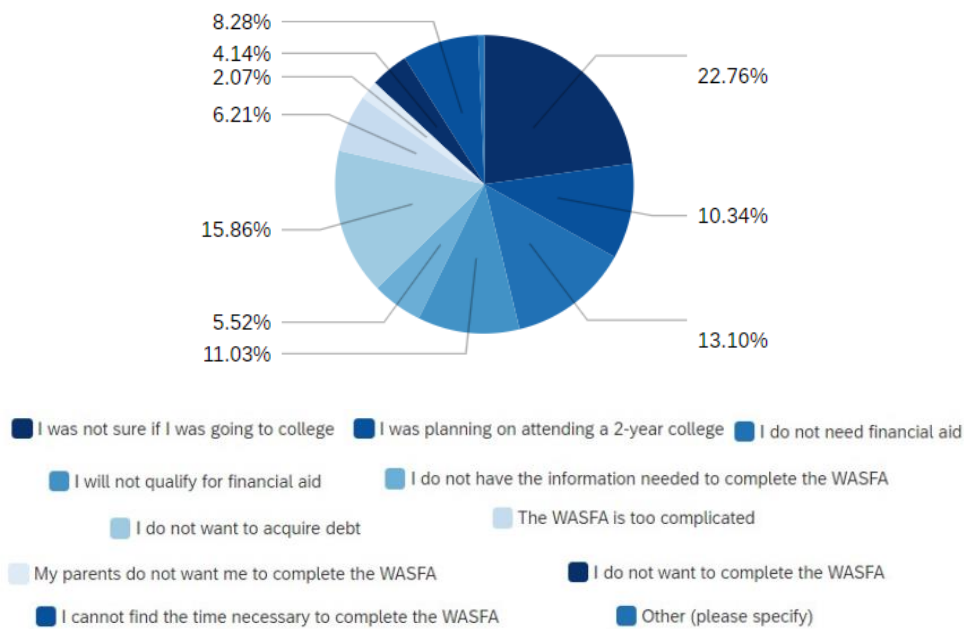
No responses were received to these questions.

Recent Graduates

Did Not Complete the WASFA

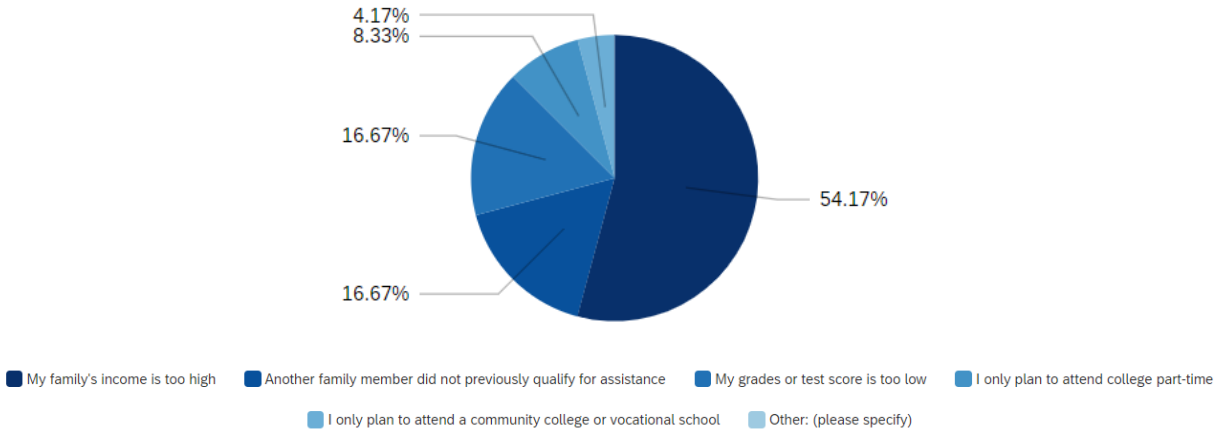
Question 103: We would like to know if you considered any of these as reasons to not complete the WASFA? (n=145)

33 respondents are not sure if they are going to college. 23 respondents do not want to acquire debt. 19 respondents selected that they did not need financial aid. 16 respondents think that they will not qualify for financial aid. 15 respondents are planning on attending a 2-year college. 12 respondents cannot find the necessary time to complete the WASFA. 9 respondents selected that the WASFA was too complicated. 8 respondents did not have the information needed to complete the WASFA. 6 respondents did not want to complete the WASFA. 3 respondents had their parents not want them to complete the WASFA.



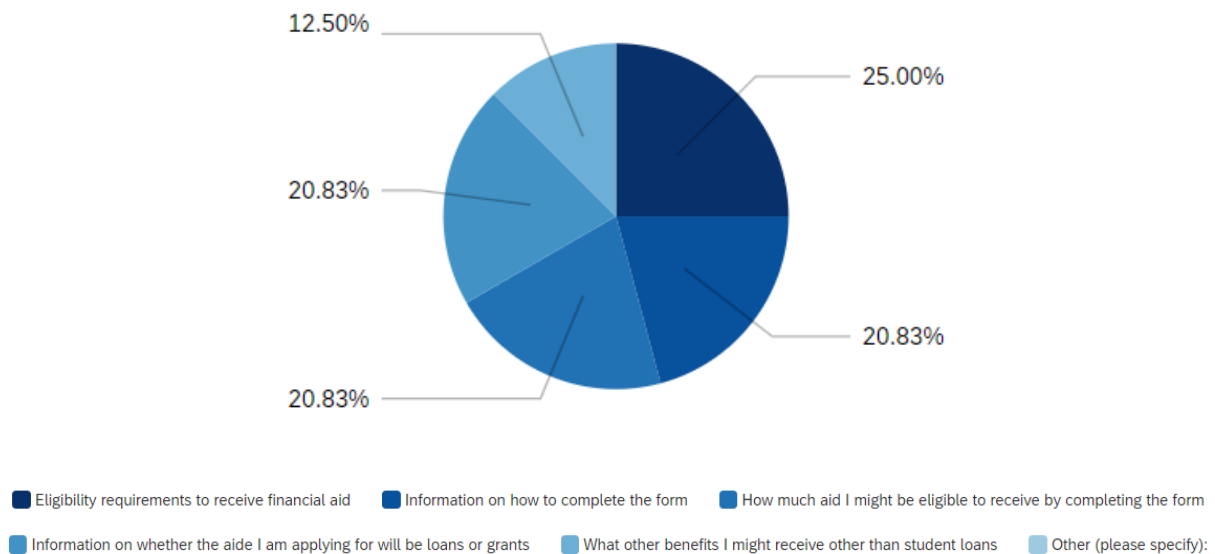
Question 135: Which of the following are reasons that you believe you will not qualify for financial aid? (n=24)

13 respondents claimed that their family's income is too high. 4 respondents had another family member that did not qualify for assistance. While another 4 respondents selected that they thought their grades and test scores were too low. 2 respondents only plan to attend college part-time and only 1 respondent plans on attending a community college or vocational school.



Question 136: What information would be helpful? (n=24)

6 respondents would like to know the eligibility requirements to receive financial aid. 5 respondents would like to know more information on how to complete the form. Another 5 respondents would like to know how much aid they might be eligible to receive by completing the form. While 5 more respondents would like to know if they are applying for loans or grants and finally 3 respondents would like to know what other benefits, they might receive besides student loans.



Question 137: What makes the WASFA too complicated? (n=5)

Out of the 5 responses each response is different. One response was that due to having autism filling out the paperwork was difficult for them. The second response was that they were skeptical about the IRS coming after them. Another response was that the form was confusing. For the fourth response the WASFA was a lot of work to complete. The last response was that there was a lot of questions around the yearly income but did not consider other factors.

The responses include:

- I have autism and filling out paperwork is difficult for me
- I need a guide in order to complete the form. I don't want the IRS coming after me for something I signed my name onto. It's not clear so it's complicated. I'm also skeptical
- I suppose that I am just lazy
- Confusing
- Idk
- Work
- Too many questions revolving around the yearly income of the house, they factor in the pay but do not factor the taxes, house payments, insurance, single guardian, etc
- Yes it is

Question 138: You indicated that your parents do not want you to complete the WASFA, why is that? (n=3)

With only three responses, one was that they were not sure why their parents did not want them to complete the WASFA. Another response was that their parents do like the paperwork. The last response was that their parents did not want to give out their information.

The responses include:

- They don't want to give out our information
- They don't like that
- I'm not sure

Question 139: You indicated that you do not want to complete the WASFA, why is that? (n=5)

There were 5 responses given. The first one was that it was to fill out the paperwork. The second was that they do not need to fill out the WASFA. Another was due to laziness. While the last two were that they were not interested and will not qualify for anything.

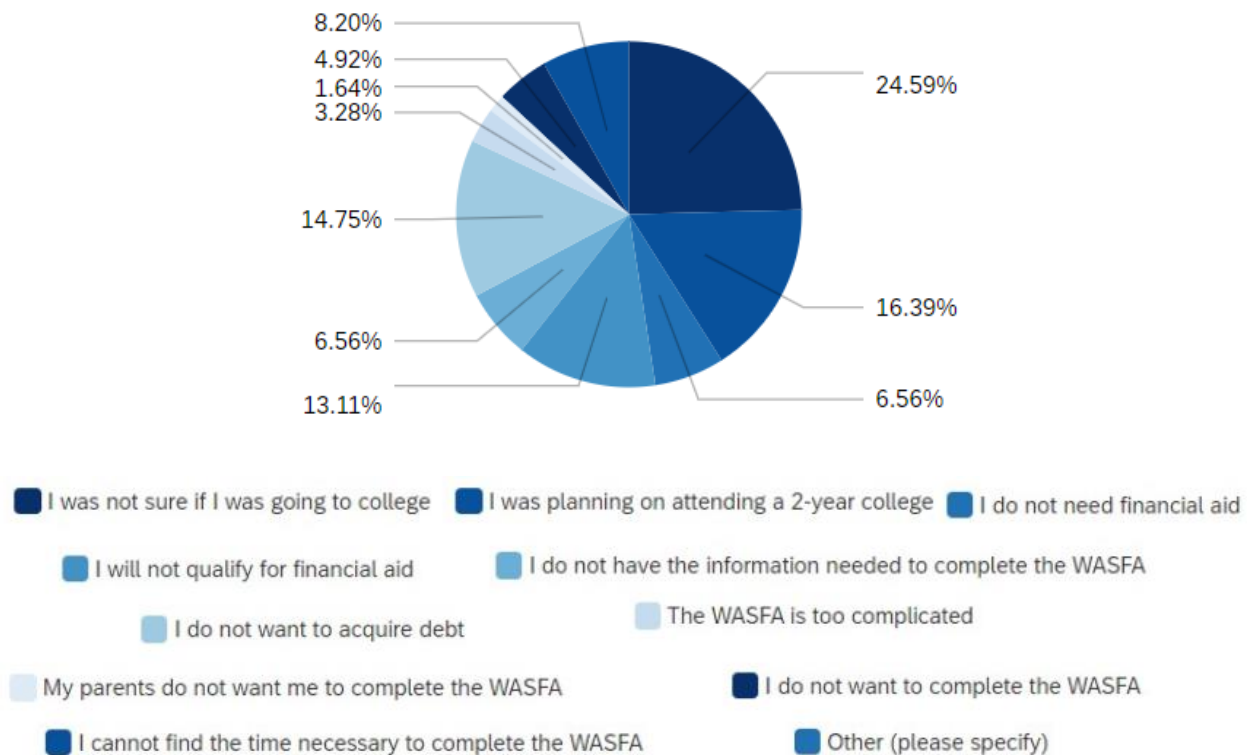
The responses include:

- It is hard to fill out paperwork I do not understand
- I don't need to
- I suppose that I am just lazy
- Won't qualify for anything
- I was not interested

Completed the WASFA

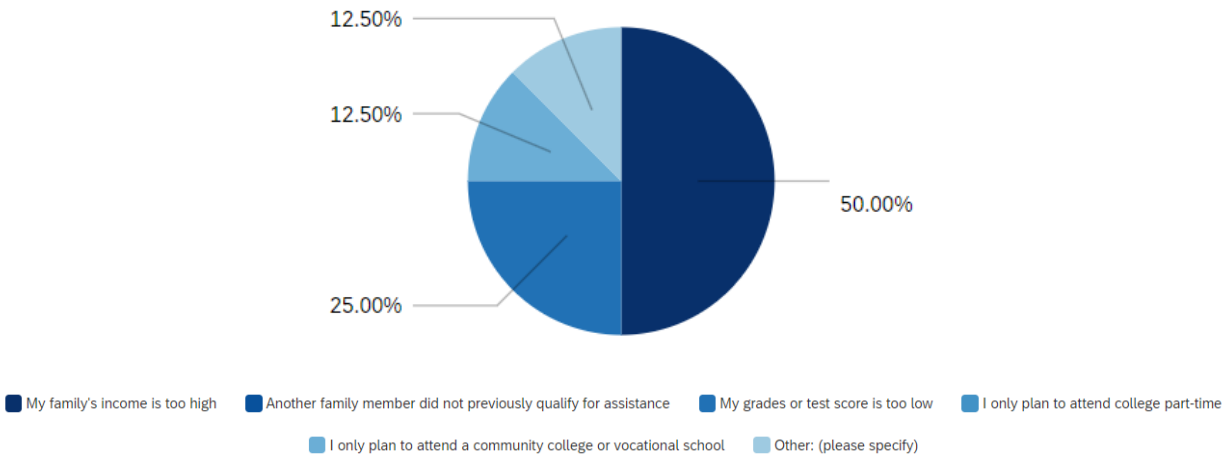
Question 104: We would like to know if you considered any of these as reasons to not complete the WASFA (n=61)

15 respondents were not sure if they were going to college. 10 respondents were planning on attending a 2-year college. 9 respondents did not want to acquire debt. 8 respondents thought that they will not qualify for financial aid. 5 respondents could not find the necessary time to complete the WASFA. 4 respondents mentioned that they do not need financial aid. While another 4 respondents did not have the information needed to complete the WASFA. 3 respondents did not want to complete the WASFA. 2 respondents selected that the WASFA was too complicated and the final respondent had their parents not want them to complete the WASFA.



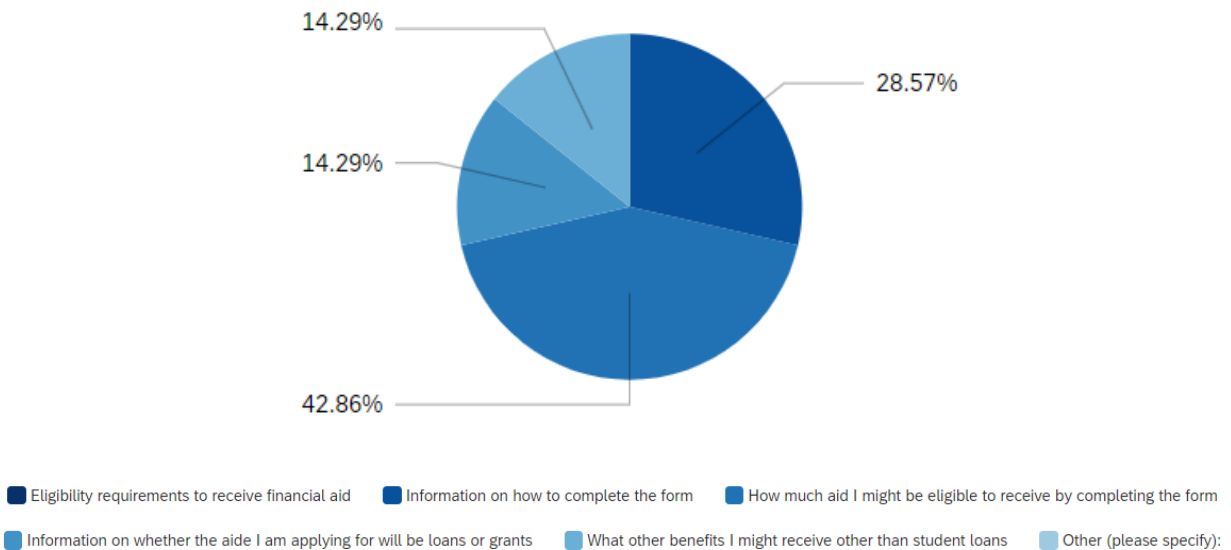
Question 155: Which of the following are reasons that you believe you will not qualify for financial aid? (n=8)

Half of the respondents felt that they will not qualify for financial aid because their family's income is too high. While 2 respondents (25%) believe that their grades and test scores are too low to qualify. The remaining two respondents are split between planning on attending a community college or vocational school and already qualifying.



Question 156: What information would be helpful? (n=7)

3 respondents would like to know how much aid they might be eligible to receive. 2 respondents would like to know more information on how to complete the form. The remaining two respondents are split between information about the type of aide they are applying for and what other benefits they might receive besides student loans.



Question 157: What makes the WASFA too complicated? (n=2)

The responses include:

- Difficulty to understand
- I don't really get it

Question 158: You indicated that your parents do not want you to complete the WASFA, why is that? (n=1)

The response includes:

- They don't like it

Question 159: You indicated that you do not want to complete the WASFA, why is that? (n=2)

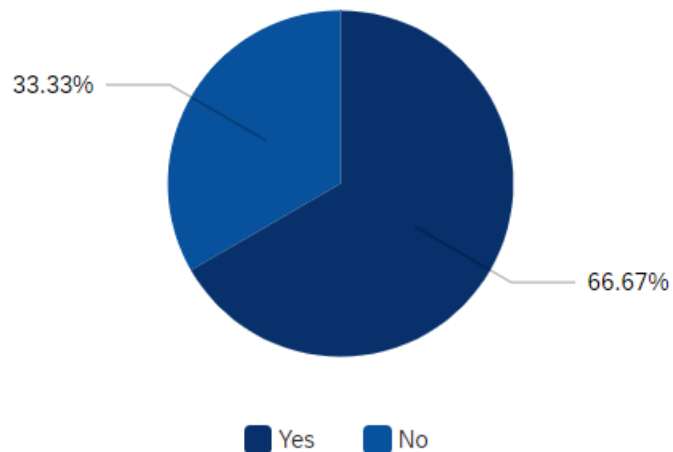
The responses include:

- Hard
- Hhuhjiiijokkokok

Not Planning on Completing the WASFA Next Year

Question 107: Are you continuing your educational career next school year? (n=15)

Two thirds of the respondents are planning to continue their education. While the other third is not planning to continue their education.



Question 108: Why are you not going to renew your WASFA? (n=7)

The majority of the respondents said that they do not have the time to complete the WASFA. While other respondents did not need the financial aid from the WASFA. The final response was that they did not previously qualify for financial aid through WASFA.

The responses include:

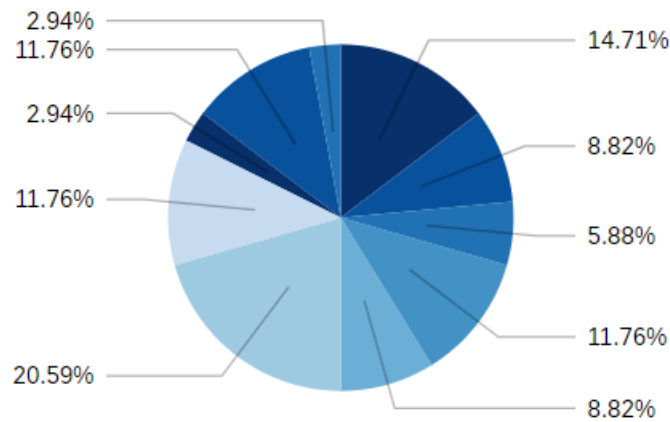
- This is because I plan to take part in more job opportunities and will not have the time to complete this while getting my education
- I am financially stable enough to provide for myself
- I don't wanna
- Because you have a good friend and I don't want to know why what I
- I will never qualify for it. My father makes too much money. They only look at income, not at how much money you actually have, so I'll never qualify
- Don't have time
- Nothing
- I just don't have enough time
- Because I don't need it
- Idk

Current Juniors

Not Planning on Completing the WASFA

Question 110: We would like to know if you considered any of these as reasons to not complete the WASFA. Please select all that apply: (n=34)

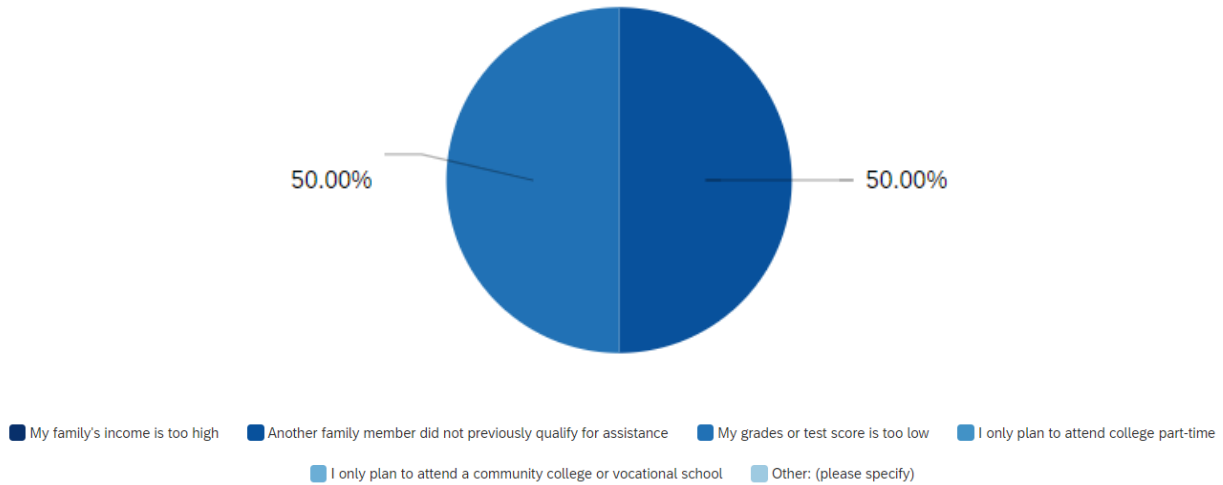
7 respondents (20.59%) do not want to acquire debt. 5 respondents (14.71%) are not sure if they are going to college. 4 respondents (11.76%) do not need financial aid. Another 4 respondents (11.76%) said that the WASFA was too complicated. While another 4 respondents (11.76%) could not find the time necessary to complete the WASFA. 3 respondents (8.82%) are planning on attending a 2-year college and another 3 respondents (8.82%) did not have the needed information to complete the WASFA. 2 respondents (5.88%) think that they will not qualify for financial aid. 1 respondent (2.94%) did not want to complete the WASFA and the remaining respondent selected "other" and just specified "no."



- I was not sure if I was going to college
- I was planning on attending a 2-year college
- I do not need financial aid
- I will not qualify for financial aid
- I do not have the information needed to complete the WASFA
- I do not want to acquire debt
- The WASFA is too complicated
- My parents do not want me to complete the WASFA
- I do not want to complete the WASFA
- I cannot find the time necessary to complete the WASFA
- Other (please specify)

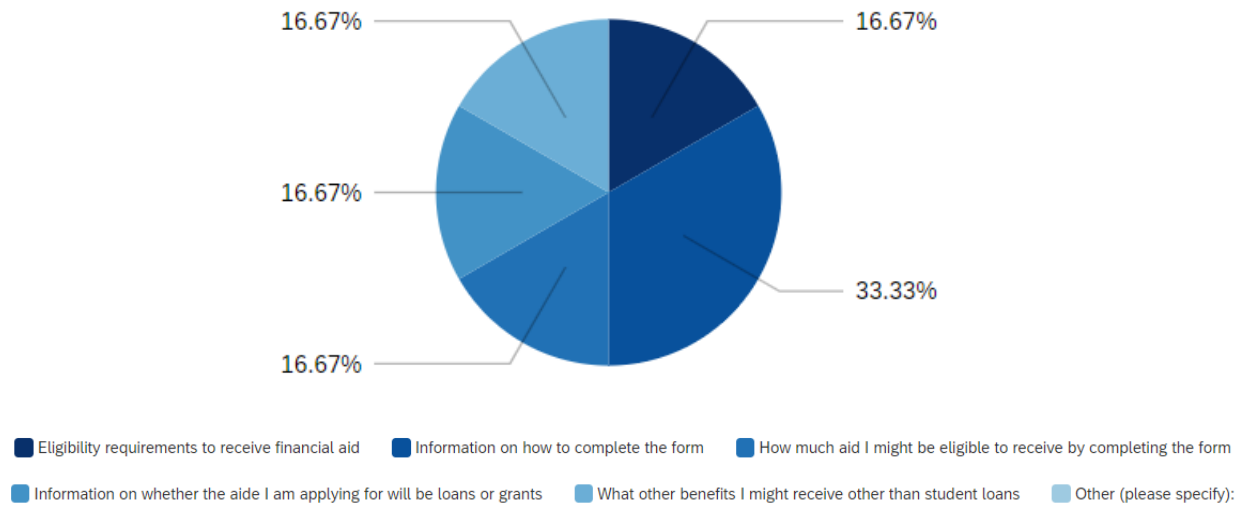
Question 165: Which of the following are reasons that you believe you will not qualify for financial aid? (n=2)

One respondent selected that they think their grades and test score is too low to qualify for financial aid. The other respondent put that they do not believe they will qualify for financial aid because a previous family member did not qualify.



Question 166: What information would be helpful? (n=6)

Two respondents would like information on how to complete the form. A third respondent would like to know the eligibility requirements. While another would want to know how much aid they might be eligible to receive by completing the form. The last two respondents would like to know if they are applying for loans or grants and what other benefits, they might receive besides student loans.



Question 167: What makes the WAFSA too complicated? (n=3)

The three responses include: it is just another step in a complicated process required for going to school, it has not been explained good enough to understand how it works, and that it requires too much information.

Question 168: You indicated that your parents do not want you to complete the WASFA, why is that?

Since no one selected that their parents did not want them to complete the WASFA. There is no data to report from this question.

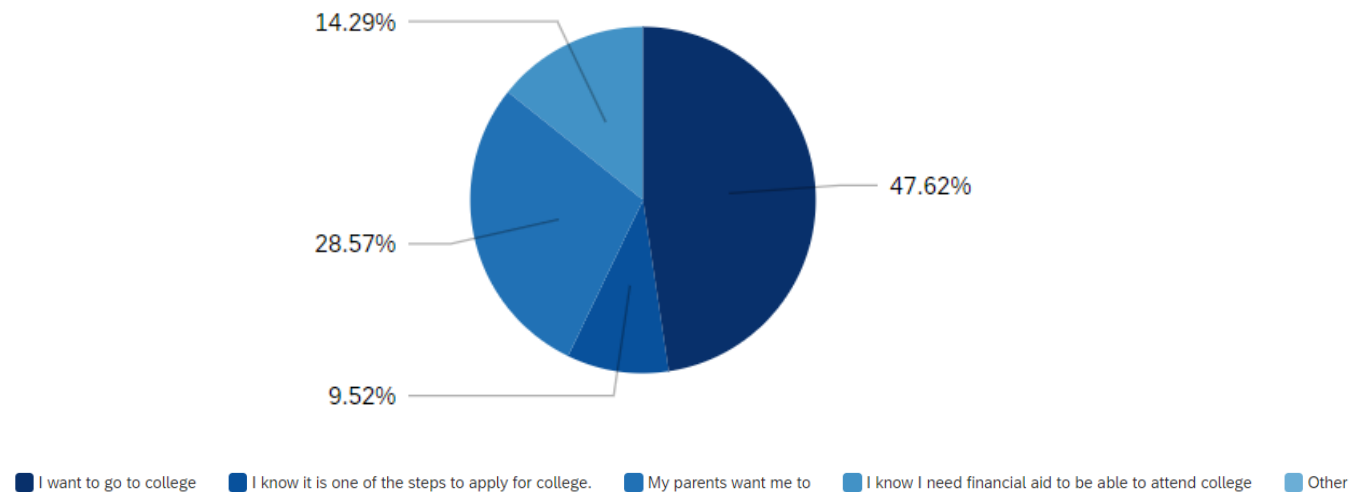
Question 169: You indicated that you do not want to complete the WASFA, why is that? (n=1)

The one response is “everything is complicated.”

Planning on Completing the WASFA

Question 113: Which of the following impacts your desire to complete the WASFA? (n=21)

Almost half of the respondents (47.62%) want to go college. 6 respondents (28.57%) selected that their parents want them to. 3 respondents (14.29%) know that they need financial aid to be able to attend college. The remaining 2 respondents (9.52%) know that it is one of the steps to apply for college.

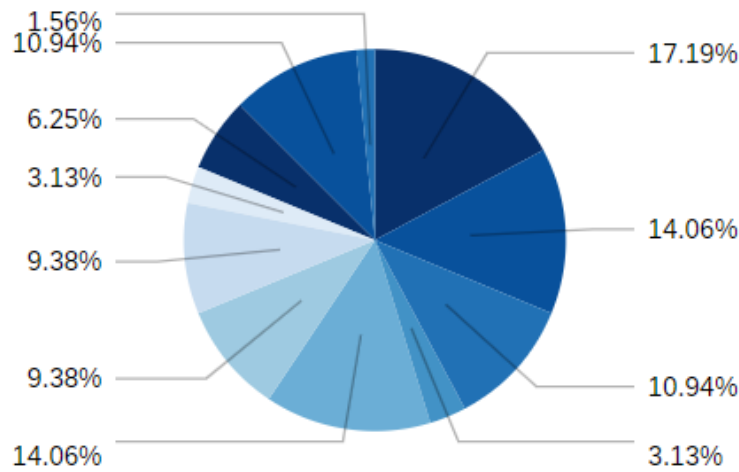


Current Seniors

Did Not Complete the WASFA

Question 115: We would like to know if you considered any of these as reasons to not complete the FAFSA. Please select all that apply: (n=64)

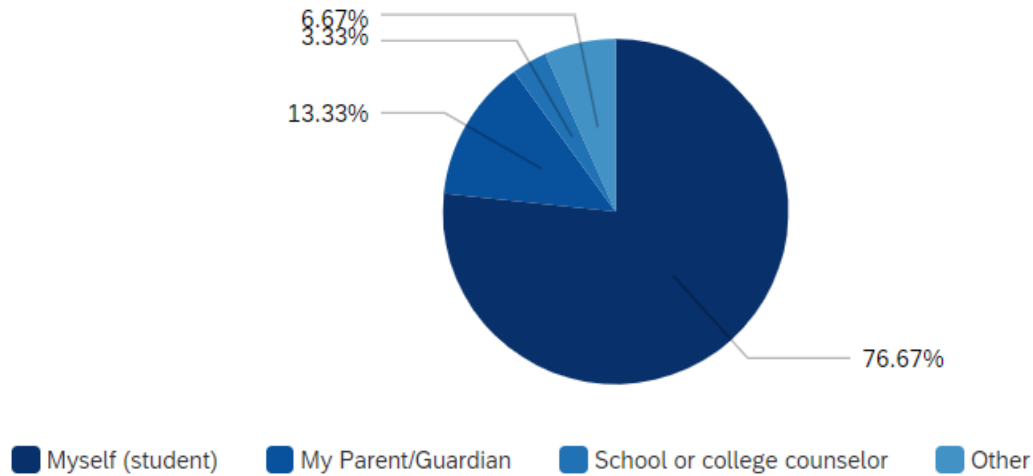
11 respondents (17.19%) are not sure if they are going to college. 9 respondents (14.06%) are planning on attending a 2-year college. While another 9 respondents (14.06%) do not have the needed information to complete the WASFA. 7 respondents (10.94%) believe they will not qualify for financial aid and another 7 respondents (10.94%) cannot find the time needed to complete the WASFA. 6 respondents (9.38%) do not want to acquire debt while another 6 respondents (9.38%) think that the WASFA is too complicated. 4 respondents (6.25%) do not want to complete the WASFA and 2 respondents (5.88%) have parents that do not want them to complete the WASFA. While another 2 respondents (5.88%) do not need financial aid. The final respondent (1.56%) selected “other” and specified “promise program.”



- I was not sure if I was going to college
- I was planning on attending a 2-year college
- I do not need financial aid
- I will not qualify for financial aid
- I do not have the information needed to complete the WASFA
- I do not want to acquire debt
- The WASFA is too complicated
- My parents do not want me to complete the WASFA
- I do not want to complete the WASFA
- I cannot find the time necessary to complete the WASFA
- Other (please specify)

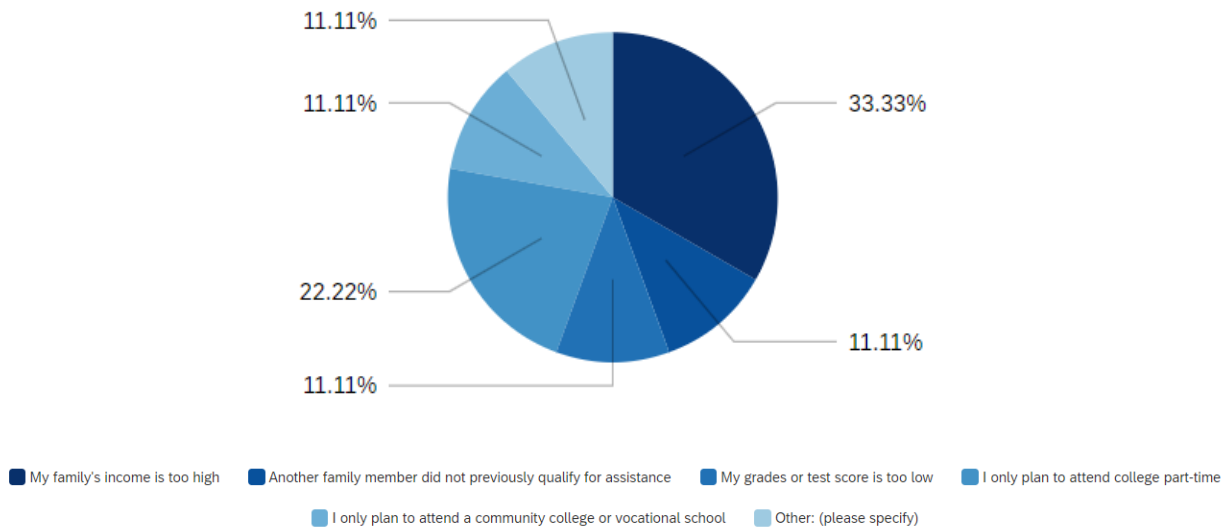
Question 119: If you were to submit the WASFA, who would be the primary person to fill it out? (n=30)

The majority of respondents (76.67%) would be the primary person to fill out the WASFA. With 4 respondents (13.33%) would have their parent/guardian as the primary person. Only 1 respondent (3.33%) would have a school or college counselor be the primary person and the remaining 2 respondents (6.67%) selected “other” and did not specify.



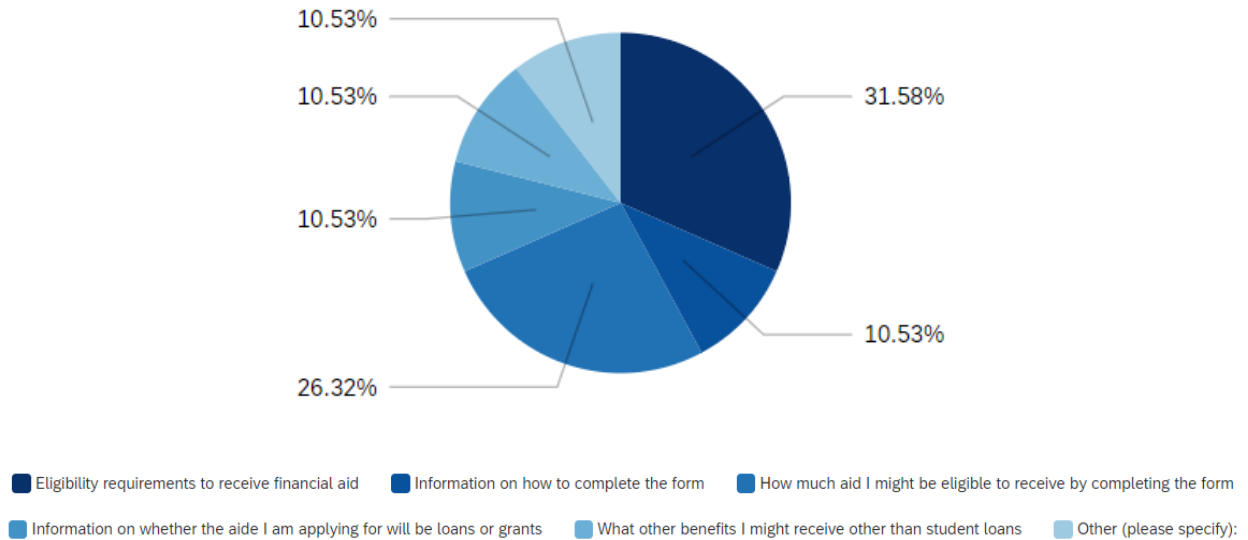
Question 170: Which of the following are reasons that you believe you will not qualify for financial aid? (n=9)

One-third of the respondents believe that they would not qualify for financial aid due to their family’s income being too high. While two respondents (22.22%) only plan to attend college part-time. The remaining four respondents each selected a different answer and they include: another family member did not previously qualify for assistance, my grades or test score is too low, I only plan to attend a community college or vocational school, and “other” with no specification.



Question 171: What information would be helpful? (n=19)

Roughly 30% of the respondents, would like to know the eligibility requirements to receive financial aid. While 5 respondents (26.32%) would like to know how much aid they might be eligible to receive. The remaining 8 responses are split into 2 respondent increments and they include: information on how to complete the form, information on whether the aid I am applying for will be loans or grants, what other benefits I might receive besides student loans, and “other” with no specification.



Question 172: What makes the WASFA too complicated? (n=3)

The consensus from the three responses it that the WASFA is complicated because it is extra work.

The responses include:

- Just the things you have to fill out
- It's paper work
- Idk
- Work

Question 173: You indicated that your parents do not want you to complete the WASFA, why is that? (n=1)

The one response was “they don't like me.”

Question 174: You indicated that you do not want to complete the WASFA, why is that? (n=3)

The three responses could be split into two categories. One that they do not know and the other that it is hard.

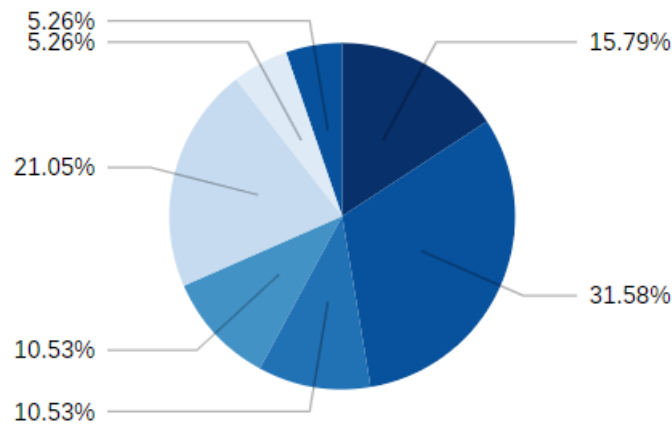
The responses include:

- Idk
- It's hard
- Idk

Completed the WASFA

Question 120: We would like to know if you considered any of these as reasons to not complete the WASFA. Please select all that apply: (n=19)

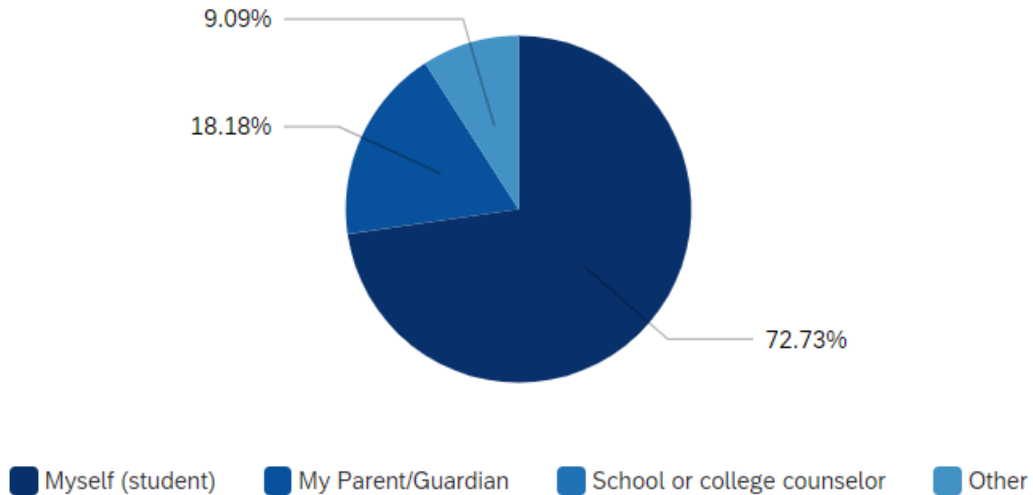
About one-third (31.58%) of respondents selected that they are planning on attending a 2-year college. 4 respondents (21.05%) claimed that the WASFA is too complicate. 3 respondents were not sure if they are going to college. 2 respondents mentioned that they will not qualify for financial aid and another 2 respondents selected that they do not need financial aid. The remaining two responses are split between their parents do not want them to complete the WASFA and they could not find the time necessary to complete the WASFA.



- I was not sure if I was going to college
- I was planning on attending a 2-year college
- I do not need financial aid
- I will not qualify for financial aid
- I do not have the information needed to complete the WASFA
- I do not want to acquire debt
- The WASFA is too complicated
- My parents do not want me to complete the WASFA
- I do not want to complete the WASFA
- I cannot find the time necessary to complete the WASFA
- Other (please specify)

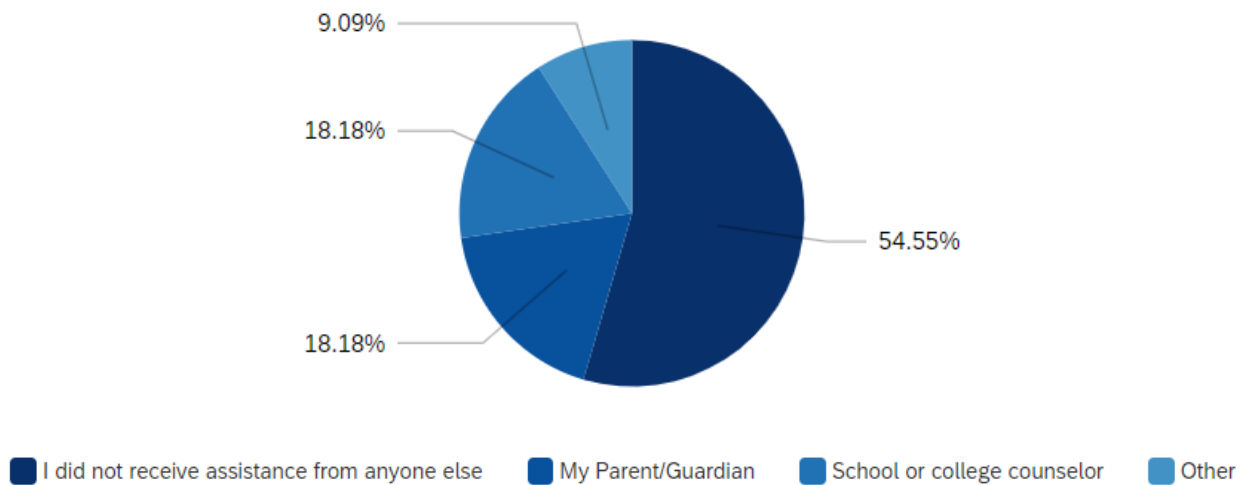
Question 124: Who was the person that primarily completed the WASFA? (n=11)

8 respondents (72.73%) were they were the primary person who completed the WASFA. While 2 respondents (18.18%) mentioned that their parent/guardian were the primary person who completed the WASFA and only 1 respondent (9.09%) selected “other” but did not specify who.



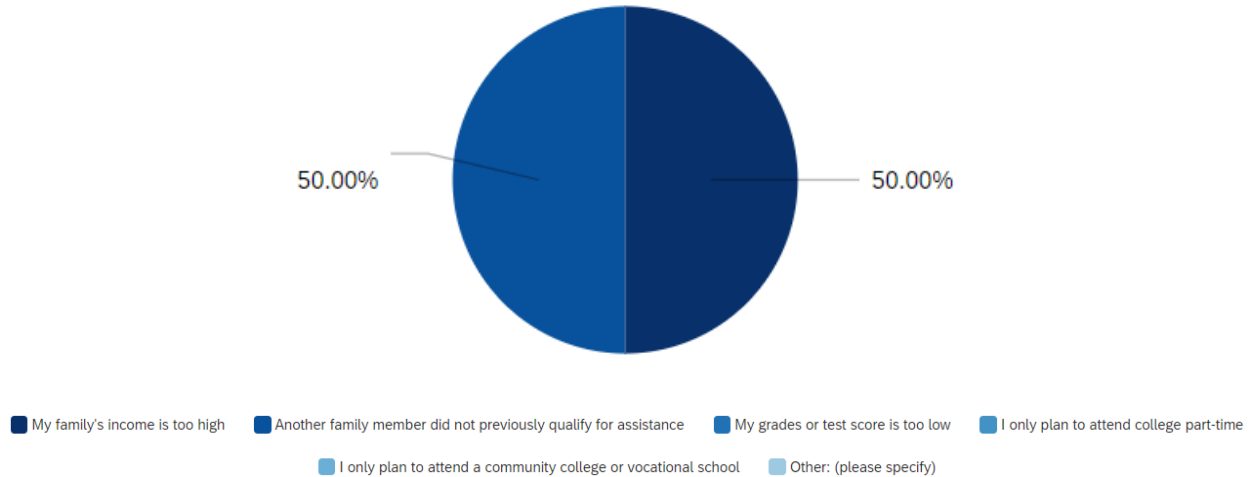
Question 125: Did you receive assistance from anyone else in completing the WASFA? (n=11)

More than half of the respondents (54.55%) did not receive assistance from anyone. 2 respondents (18.18%) had their parent/guardian assist them while another 2 respondents (18.18%) had a school or college counselor assist them. The final respondent selected “other” but did not specify.



Question 175: Which of the following are reasons that you believe you will not qualify for financial aid? (n=2)

The two responses include: their family's income is too high and that another family member did not previously qualify for assistance.



Question 176: What information would be helpful?

No one selected this that they needed additional information so there is no data for this question.

Question 177: What makes the WASFA too complicated? (n=4)

The responses include:

- Paperwork
- The schooling
- Because WASFA very good
- I don't know

Question 178: You indicated that your parents do not want you to complete the WASFA, why is that? (n=1)

The response provided was that their parent loves it, so the respondent might be confused what the question was asking.

Question 179: You indicated that you do not want to complete the WASFA, why is that?

No one selected that they did not want to complete the WASFA so there is no data for this question.

Parent Education and Student Educational Goals

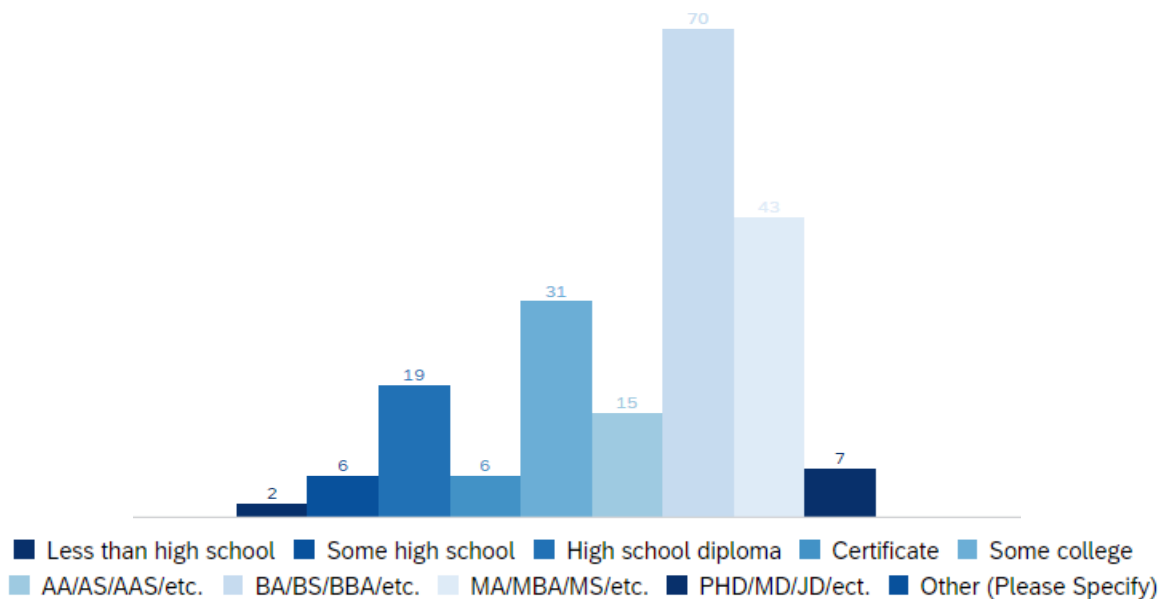
Over 60% of both the recent graduate and current high school student groupings reported moderately or seriously considering completing a 4-year degree. Aspirations for a 2-year degree or certificate/trade school were also high. This suggests that many high school students have their eyes set on higher education. Among the recent graduate sample, 85 percent of respondents were enrolled in some form of higher education.

While the student and recent graduate samples reported that approximately 25-30 percent of their first or second parents having a bachelor's degree or higher, over 60% of the parent sample pulled from this educational level. This means that the thoughts of parents with lower educational attainment are likely underrepresented in this survey.

Parents/Guardians

Question 18: Please select the highest level of education you have received. (n=199)

The majority of parents (60.3%) have a BA/BS/BBA or above. 27 parents (13.57%) have either a high school diploma or less while 52 parents (26.13%) have either a certificate, some college, or an AA/AS/AAS.



Recent Graduate and Current High School Student Comparison

Recent graduates and current high school students seem to have roughly the same considerations when it comes to post-high school pathways. Among the current high school student sample, parent educational attainment was slightly lower than for the recent graduate sample.

Recent Graduate:

Question 25: Indicate how much you considered each option as a post-high school path:

The most likely post-high school path considered at least moderately by recent graduates was a 4-year degree (67%). This is followed by pursuing a 2-year degree (49%), attending a certificate/trade school (26%), entering the labor market (18%), joining the military (13%), or considering another option (10%).

Option	Not Considered	Slightly Considered	Moderately Considered	Highly Considered
4-Year Degree (n=509)	13%	20%	17%	50%
2-Year Degree (n=502)	21%	29%	20%	29%
Certificate/Trade School (n=298)	49%	25%	12%	14%
Military Service (n=502)	72%	16%	8%	5%
Labor Market (n=500)	58%	24%	10%	8%
Other (n=387)	87%	3%	4%	6%

Current High School Student

Question 41: Please indicate how much you have considered each option:

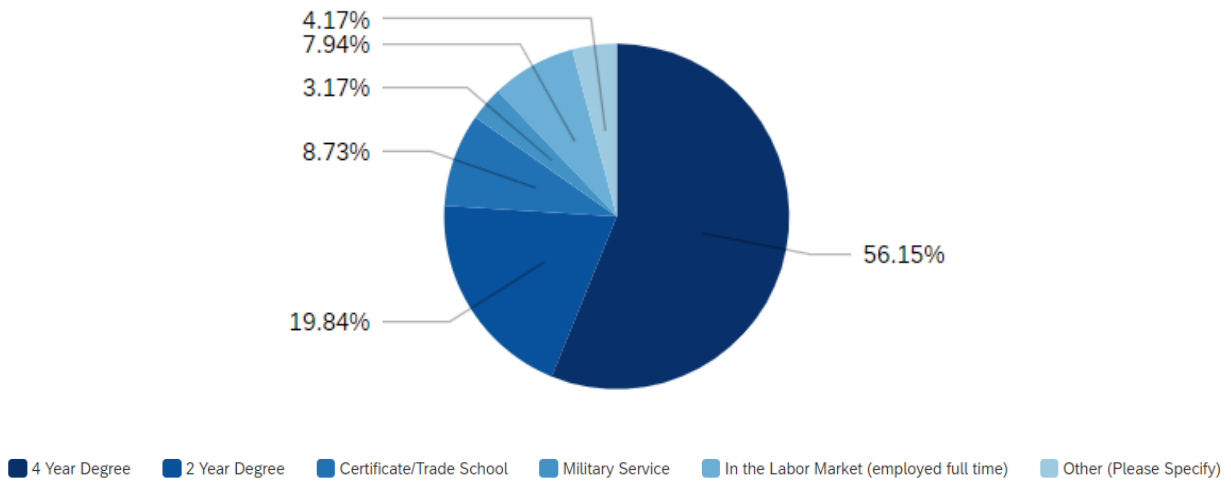
The most likely post-high school option to be considered at least moderately is a 4-year degree (62%), this is followed by a 2-year degree (48%), certificate/trade school (27%), entering the labor market (19%), military service (17%), and other options (13%).

Option	Not Considered	Slightly Considered	Moderately Considered	Highly Considered
4-Year Degree (n=288)	17%	20%	20%	42%
2-Year Degree (n=271)	23%	30%	26%	22%
Certificate/Trade School (n=276)	46%	26%	19%	8%
Military Service (n=277)	66%	17%	9%	8%
Enter the Labor Market (n=279)	62%	19%	13%	6%
Other (n=229)	77%	10%	8%	5%

Recent Graduate:

Question 26: Please tell us which option best represents what your current plan is: (n=504)

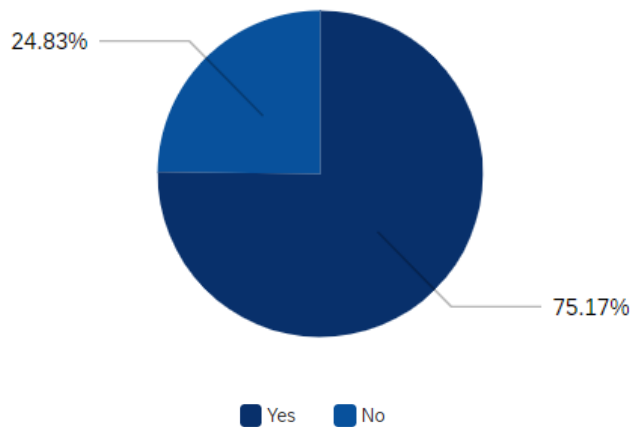
The majority of the respondents 56.15% mentioned that a 4-year degree best represents their current plan. While 19.84% has the 2-year degree representing their current plan. The remaining options each represent less than 10% of the respondents. This demonstrates a high level of interest in higher education, with 85% of recent graduates pursuing some form of higher education.



Current High School Students:

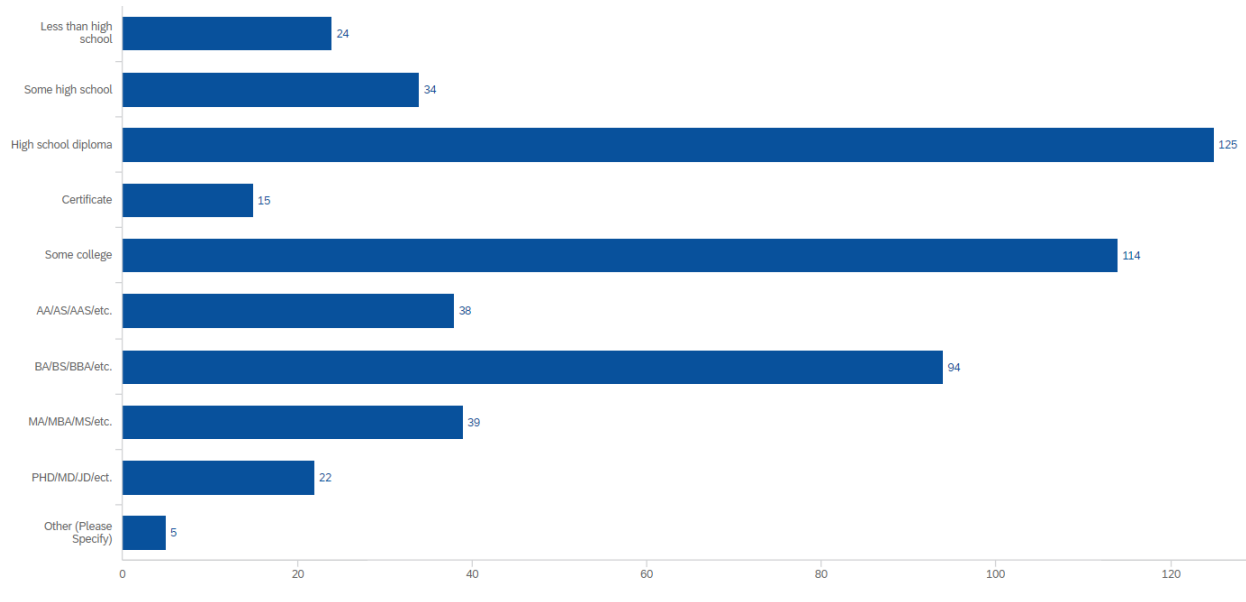
Question 171: Do you have a High School and Beyond Plan to help guide your preparations for after high school? (n=290)

The majority of respondents (75%) has a High School and Beyond Plan while the remainder does not.



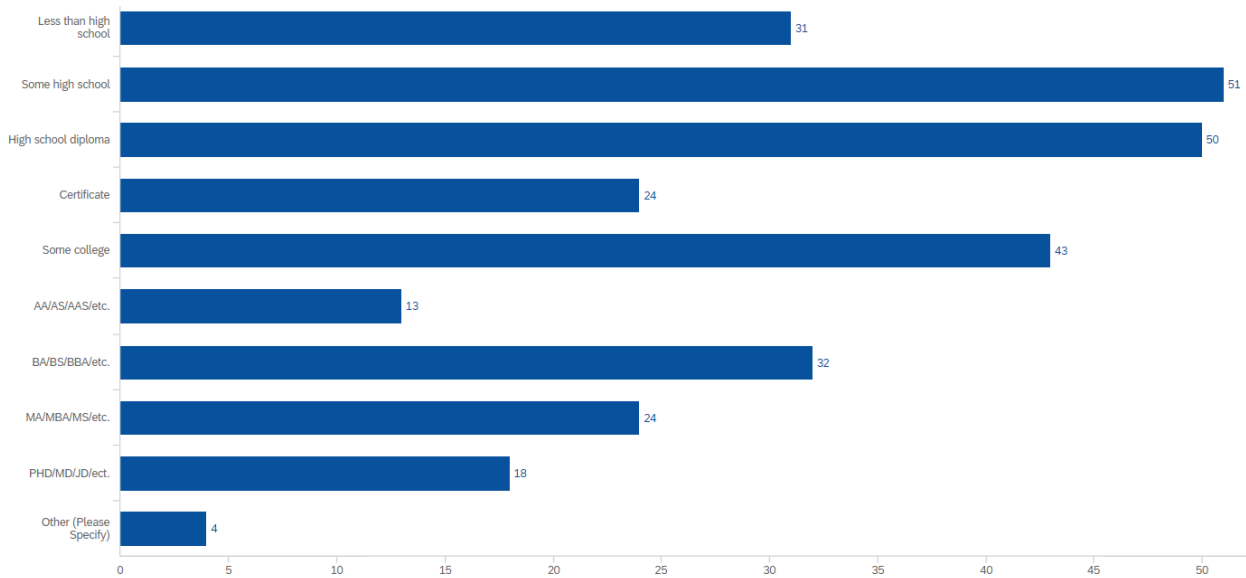
Recent Graduates:

Question 32: Please select the highest level of education received by your first parent/guardian: (n=510)
183 respondents (35.74%) selected High School Diploma or less for the level of education received by their first parent/guardian. 167 respondents (32.75%) selected Some College, Certificate, or AA/AS/AAS. 155 respondents (30.39%) selected BA/BS/BBA or above.



Current High School Students:

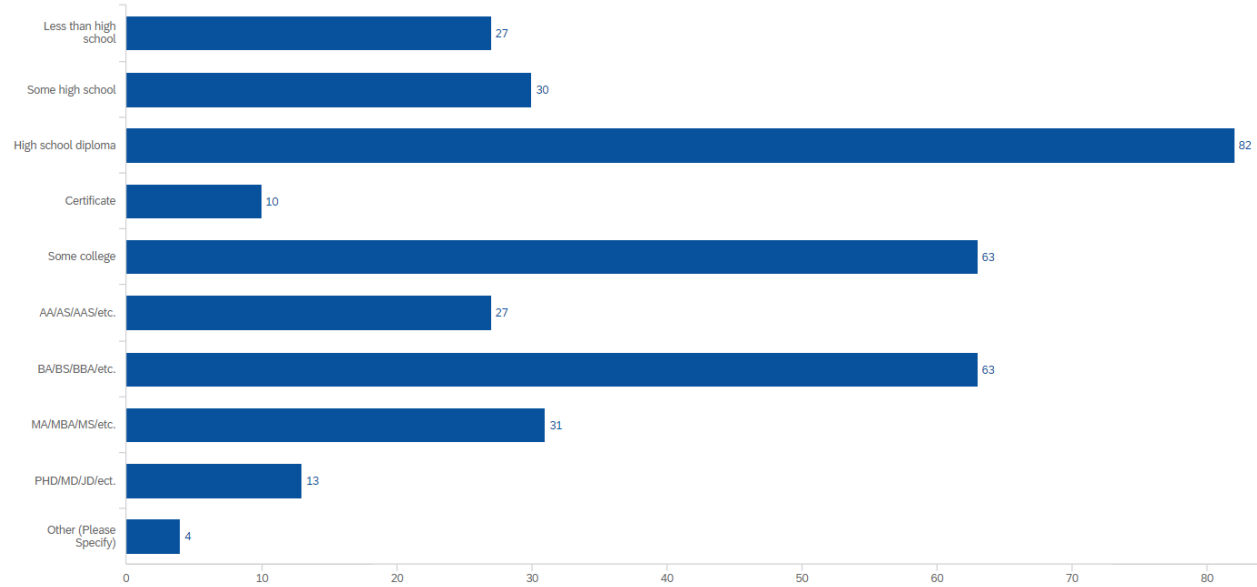
Question 52: Please select the highest level of education received by your first parent/guardian: (n=290)
This feedback is received from students who completed either the FAFSA or the WASFA. 132 respondents (45.52%) selected High School Diploma or less for the level of education received by their first parent/guardian. 80 respondents (27.59%) selected Some College, Certificate, or AA/AS/AAS. 74 respondents (25.52%) selected BA/BS/BBA or above.



Recent Graduates:

Question 33: Please select the highest level of education received by your second parent/guardian: (n=350)

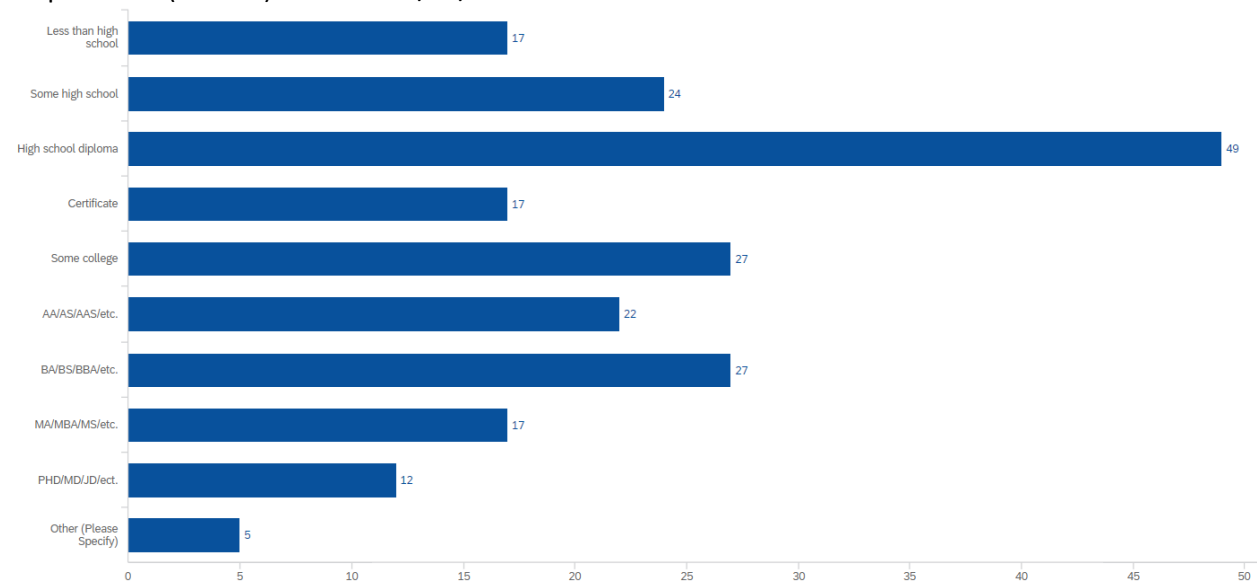
139 respondents (39.71%) selected High School Diploma or less for the level of education received by their second parent/guardian. 100 respondents (28.57%) selected Some College, Certificate, or AA/AS/AAS. 107 respondents (30.57%) selected BA/BS/BBA or above.



Current High School Students:

Question 53: Please select the highest level of education received by your second parent/guardian: (n=217)

This feedback is received from students who completed either the FAFSA or the WASFA. 90 respondents (41.47%) selected High School Diploma or less for the level of education received by their second parent/guardian. 66 respondents (30.41%) selected Some College, Certificate, or AA/AS/AAS. 56 respondents (25.81%) selected BA/BS/BBA or above.



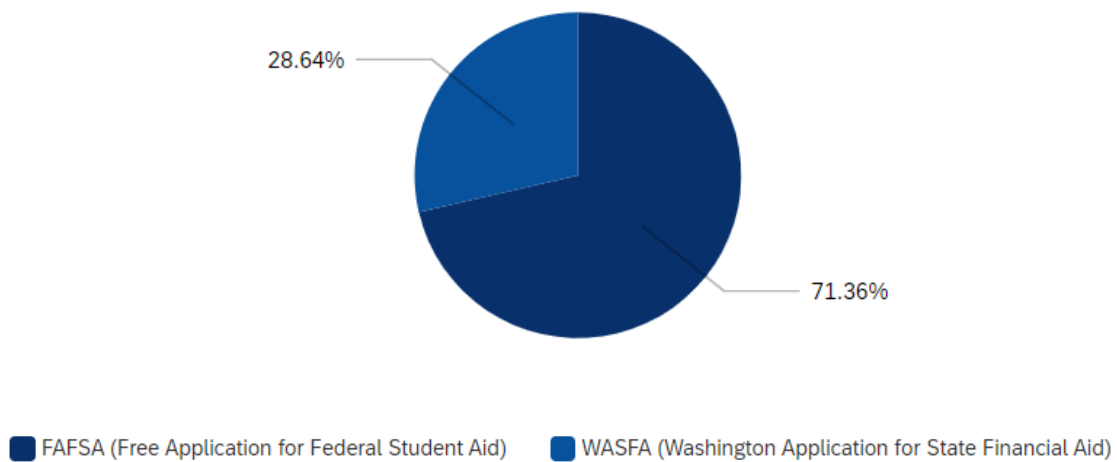
FAFSA vs. WASFA Eligibility

Across the parent/guardian, recent graduate, and current high school student groupings, 71%-76% percent of households were more likely to fill out the FAFSA with the remaining respondents being more likely to complete the WASFA.

Parents/Guardians

Question 117: To help us better understand your answers please let us know which financial aid form your student is more likely to use? (n=199)

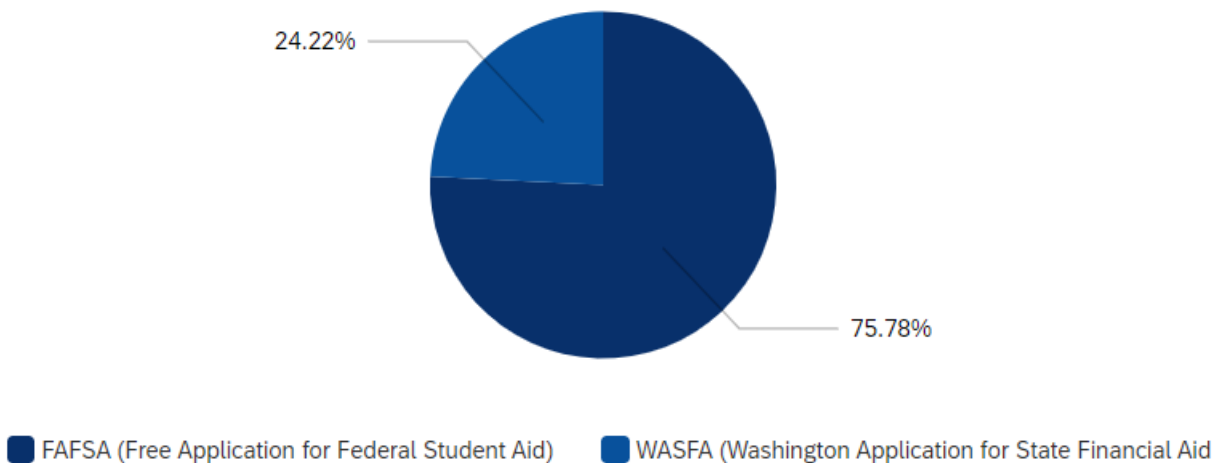
More than 70% of the parents responded that their student is more likely to use the FAFSA rather than the WASFA.



Recent Graduates

Question 93: To help us better understand your answers better please let us know which financial aid form you are more likely to have filled out? (n=512)

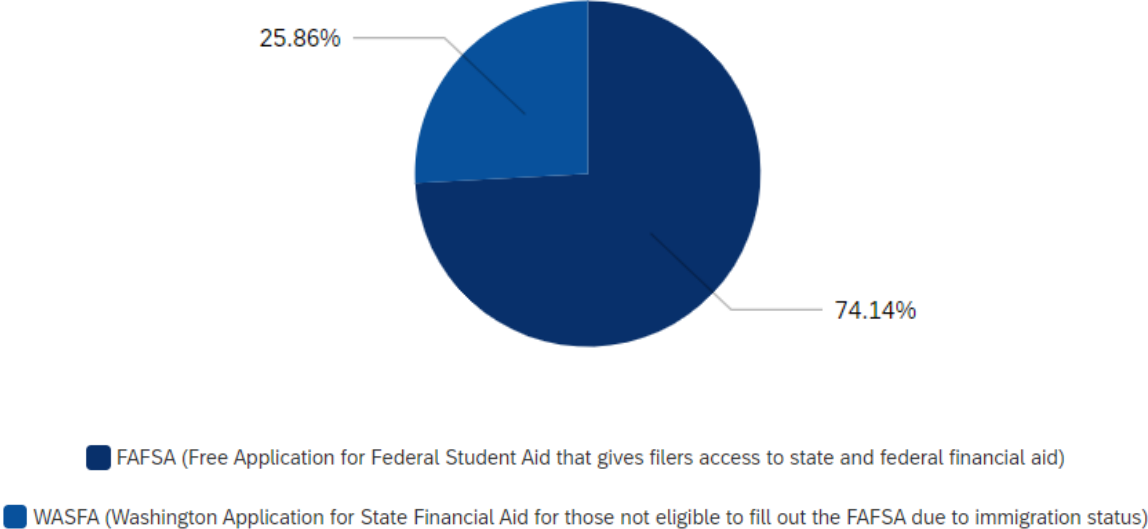
The majority of the respondents (75.78%) responded that they are more likely to have filled out the FAFSA while the remainder are more likely to have filled out the WASFA.



Current High School Students

Question 100: Please let us know which financial aid form you are more likely to use? (n=290)

About 75% of the respondents are more likely to use the FAFSA rather than WASFA like that other 25%.



Primary Form Completer and Parent Involvement by Gender

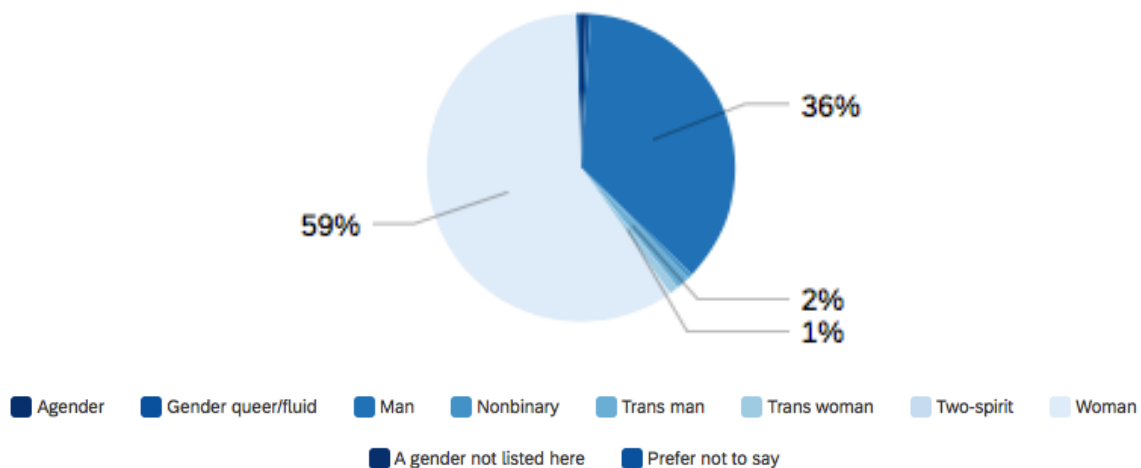
Across all three study groups, we see more engagement from mothers. Approximately 60% of the parents/guardians who responded to the survey were women and 60%-67% of current and recent high school students anticipated that their mother would be the most likely parent/guardian to assist with completing the FAFSA or WASFA. Looking at recent high school graduates specifically, we see that 60%-67% of those filling out the FAFSA or WASFA are likely to be the primary person filling out the form.

This suggests that mothers and students should be the primary target for FAFSA and WASFA educational and form completion assistance programs. As noted by researchers at the National Bureau of Economic Research, both information and assistance are integral to FAFSA submission and other positive educational outcomes:

“¹Comparing the outcomes of participants in the treatment groups to a control group using multiple sources of administrative data, the analysis suggests that **individuals who received assistance with the FAFSA and information about aid were substantially more likely to submit the aid application, enroll in college the following fall, and receive more financial aid.** These results suggest that simplification and providing information could be effective ways to improve college access. However, **only providing aid eligibility information without also giving assistance with the form had no significant effect on FAFSA submission rates.**”

Parents/Guardians

Of the parents/guardians who completed the survey, 59 percent identified as women, 36 percent identified as men, 2 percent identified as trans men, and 1 percent identified as trans women. The remaining 2 percent of respondents were agender, gender queer/fluid, nonbinary, or preferred not to say. This breakdown illustrates that mothers are more likely to be involved in responding to questions about the FAFSA/WASFA and may be more involved in this process

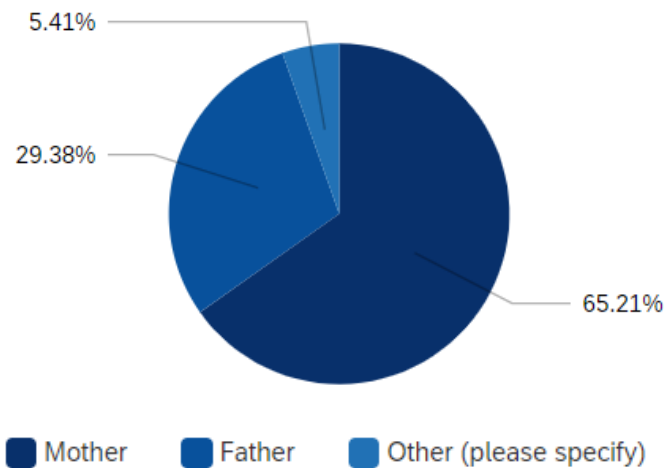


¹ Bettinger, Eric, et al. “The Role of Simplification and Information in College Decisions: Results from the H&R Block FAFSA Experiment.” *National Bureau of Economic Research*, September 2009, pg. 0, <https://www.nber.org/papers/w15361.pdf>

Recent Graduates

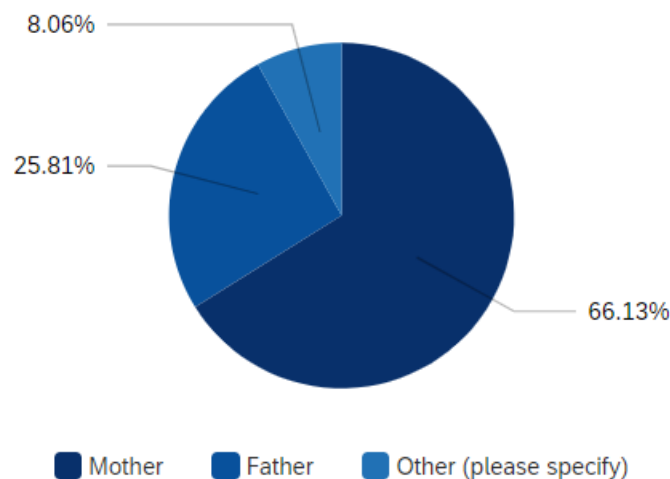
Question 30: Please indicate the relationship of the first parent/guardian that is most likely to help you complete the FAFSA: (n=388)

This question was directed to recent graduates who are more likely to complete the FAFSA. The majority of respondents (65.21%) put down that their mother will most likely help them complete the form. While 37.11% will most likely have their father help them complete the form and only 5.4% will have their guardian help them complete the form.



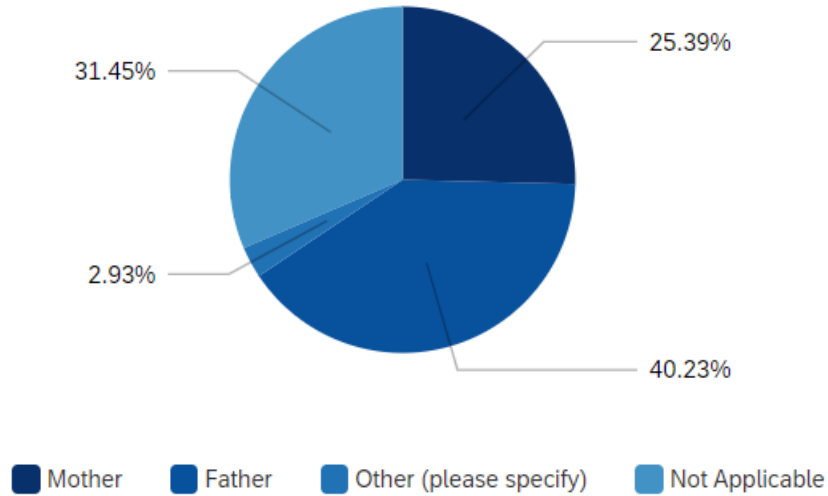
Question 189: Please indicate the relationship of the first parent/guardian that is most likely to help you complete the WASFA: (n=124)

This question was directed to recent graduates who are more likely to complete the WASFA. The majority of respondents (66.13%) indicated that their mother is most likely to help them complete the WASFA. While 32 respondents (25.81%) selected their father will most likely help them complete the form and only 10 respondents (8.06%) put down "other." The 10 respondents mentioned that their sister, grandma, or friend were most likely to help them with the WASFA.



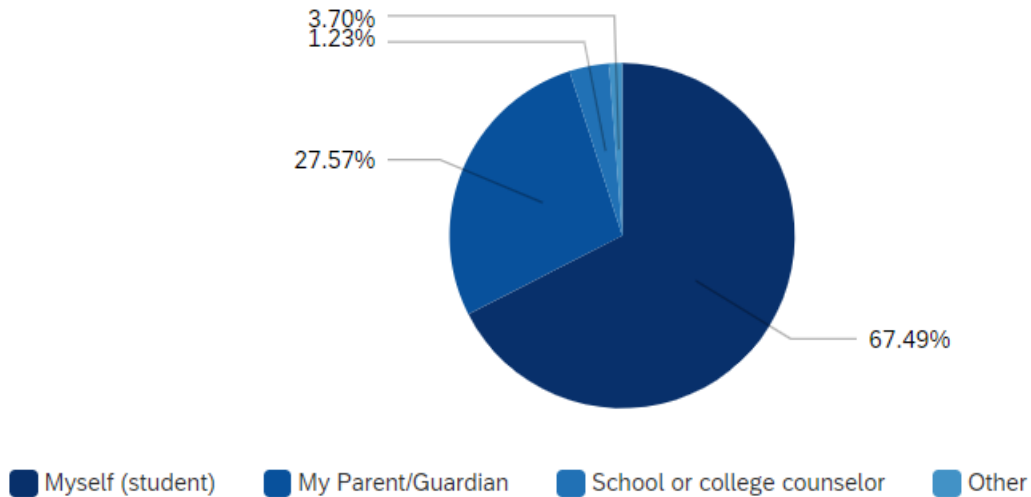
Question 31: If you have a second parent/guardian in your home, please tell us which best describes them: (n=512)

This question was directed to all recent graduates regardless of which form they are more likely to use. The second parent/guardian that 40.23% of the respondents is their Father. For the other respondents, 31.45% answered Not Applicable, 25.39% answered their Mother, and 2.92% answered "other."



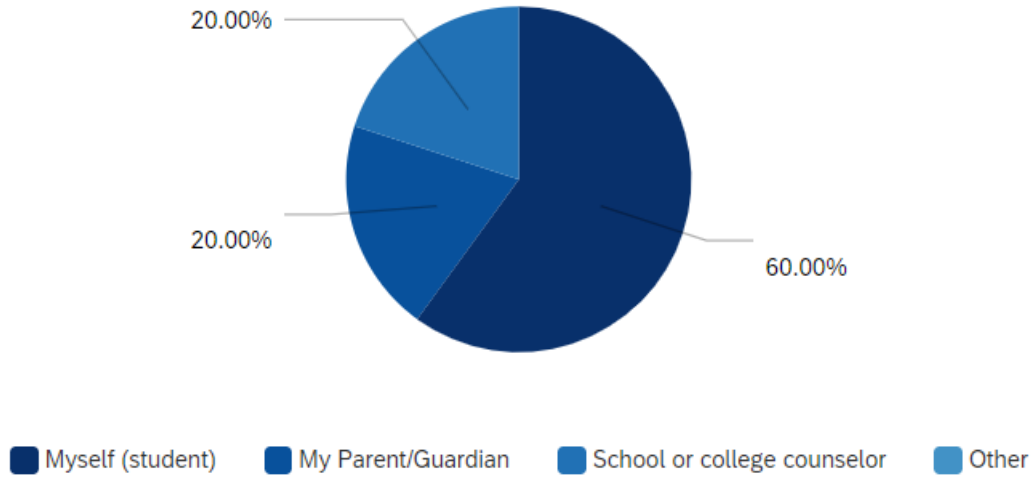
Question 37: Who was the person that primarily completed the FAFSA? (n=243)

The majority of respondents selected that they primarily completed the FAFSA themselves (67.49%). While 27.57% had a parent or guardian complete the FAFSA. But only 3.7% had a school counselor fill out the FAFSA.



Question 106: Who was the person that primarily completed the WASFA? (n=40)

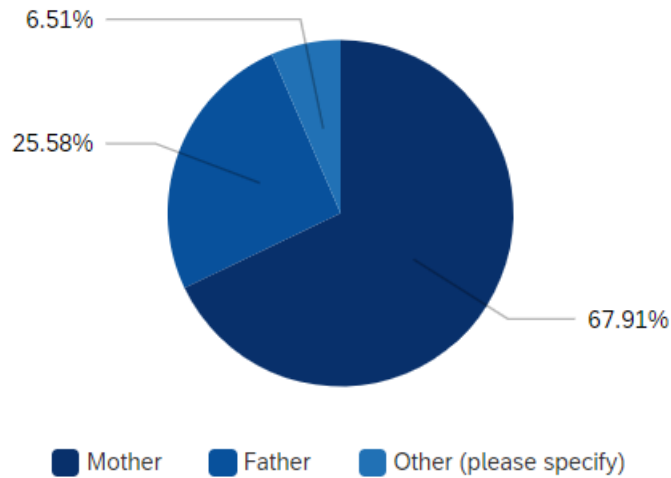
The majority of the respondents (60%) completed the WASFA by themselves. The remaining 40% was split between their parent/guardian completing the WASFA and a school or college counselor completing the WASFA.



Current High School Students

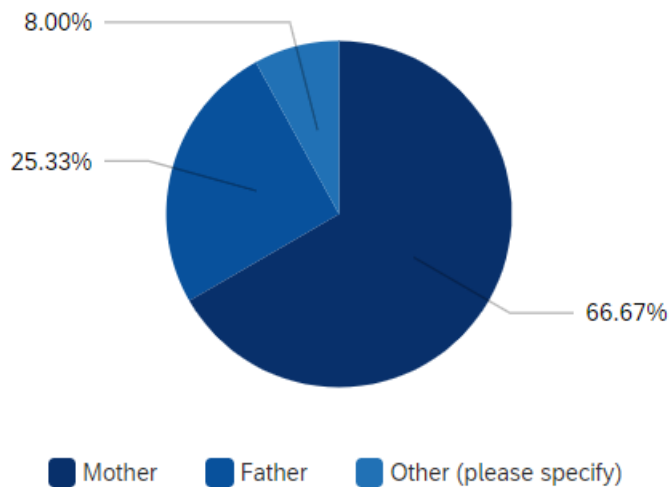
Question 50: Thinking about the FAFSA, please indicate the relationship of the parent/guardian that is most likely to help you complete the FAFSA form. I would describe this person as my... (n=215)

This feedback is received from students who completed the FAFSA. The majority of the respondents (67.91%) selected that their mother was most likely to help them complete the FAFSA. While 25.58% of respondents said that their father was most likely to help them complete the FAFSA and only 6.51% of respondents had “other” selected. The individuals who selected other mention that extended family was most likely to help them complete the FAFSA or their siblings.



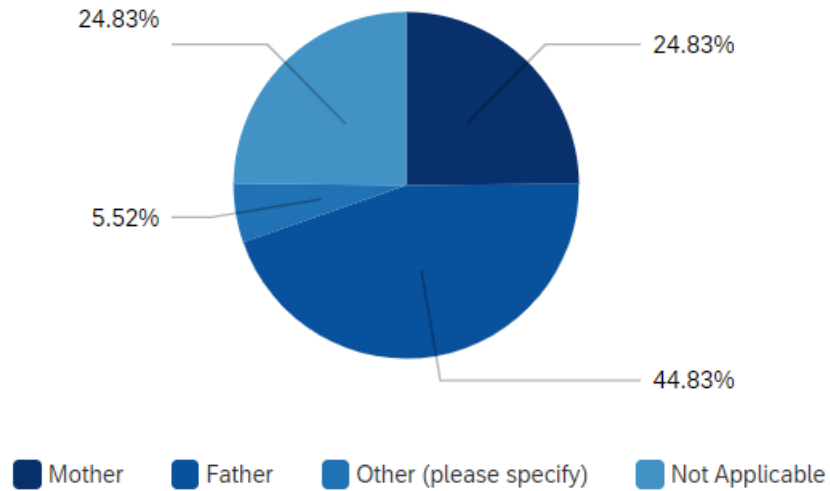
Question 179: Thinking about the WASFA, please indicate the relationship of the parent/guardian that is most likely to help you complete the WASFA form. I would describe this person as my... (n=75)

This feedback is received from students who completed the WASFA. The majority of the respondents (66.67%) said that their mother was most likely to help them complete the WASFA. While 25.33% of respondents selected their father was most likely to help them complete the WASFA and only 8% of respondents had “other” selected. The individuals who selected other mentioned that their aunt or their son would most likely help them complete the WASFA.



Question 51: If you have a second parent/guardian in your home, please tell us which best describes them: (n=290)

This feedback is received from students who completed either the FAFSA or the WASFA. From the results of the previous question it makes sense that the majority (65.11%) selected father as their second parent/guardian. Compared to both mother and “not applicable” which are equal at 24.83% and only 5.52% of respondents had “other” selected. The individuals who selected “other” mentioned extended family, siblings, and their stepfather as the second parent/guardian.



COVID-19 Impacts on Current High School Students

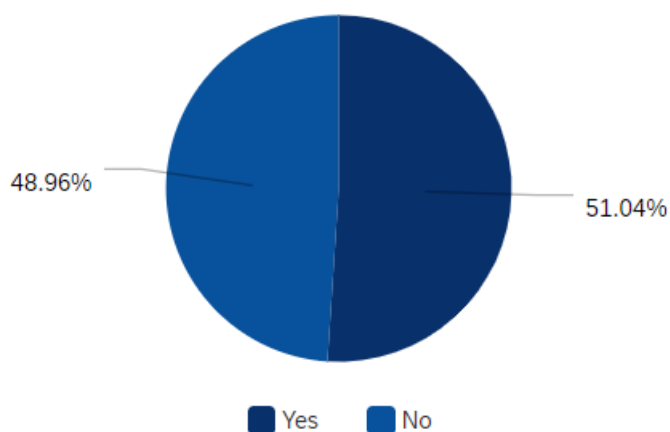
In the face of the global COVID-19 pandemic, as well as the related economic uncertainty and doubts about the format of classes, students may be reconsidering their higher educational pathway. Based on this survey, it appears that about half of students have reconsidered their plans; however, this was more likely a consideration of going to a different institution rather than thinking about not going on to higher education the following year.

Question 43: COVID-19 Intro

With recent events to the economy and the immediate future of schooling being completed primarily online. We wanted to gather feedback whether or not the impact of COVID-19 has resulted in students changing their minds about future education.

Question 44: Have you reconsidered if or where you will be attending higher education because of COVID-19? (n=288)

This question was shown to students who completed either the FAFSA or WASFA. The feedback was split almost in half, with 51% reconsidering their higher education plans and 49% not questioning their plans.



Question 45: How much you have reconsidered the following options:

This question was asked to those who indicated that the pandemic had led them to reconsider pursuing their higher education. The scenario most likely to be at least moderately considered by high school students was to go to a school closer to home (68%). This was followed by the consideration of going to a 2-year school instead of a 4-year school at least a moderate amount (49%). Of these options, the least likely to be considered at least a moderate amount was not proceeding to higher education (43%). This demonstrates that students are motivated to pursue their higher education goals, even in the face of a global pandemic.

Option	Did not consider at all	Slightly Considered	Moderately Considered	Very Considered	Strongly Considered
2-Year instead of 4-Year (n=147)	25%	27%	24%	14%	11%
Go somewhere closer to home (n=141)	14%	18%	25%	25%	18%
Not to proceed to higher education (n=141)	33%	25%	21%	12%	10%

Completion Rate

Question 72 was shown to all respondents who are most likely to use the FAFSA or whose student is more likely to use the FAFSA. While Question 193 was shown to all respondents who are most likely to use the WASFA or whose student is more likely to use the WASFA.

Question 72: Why do you think the FAFSA completion rate is low?

No one provided a response to this question.

Question 193: Why do you think the WASFA completion rate is low?

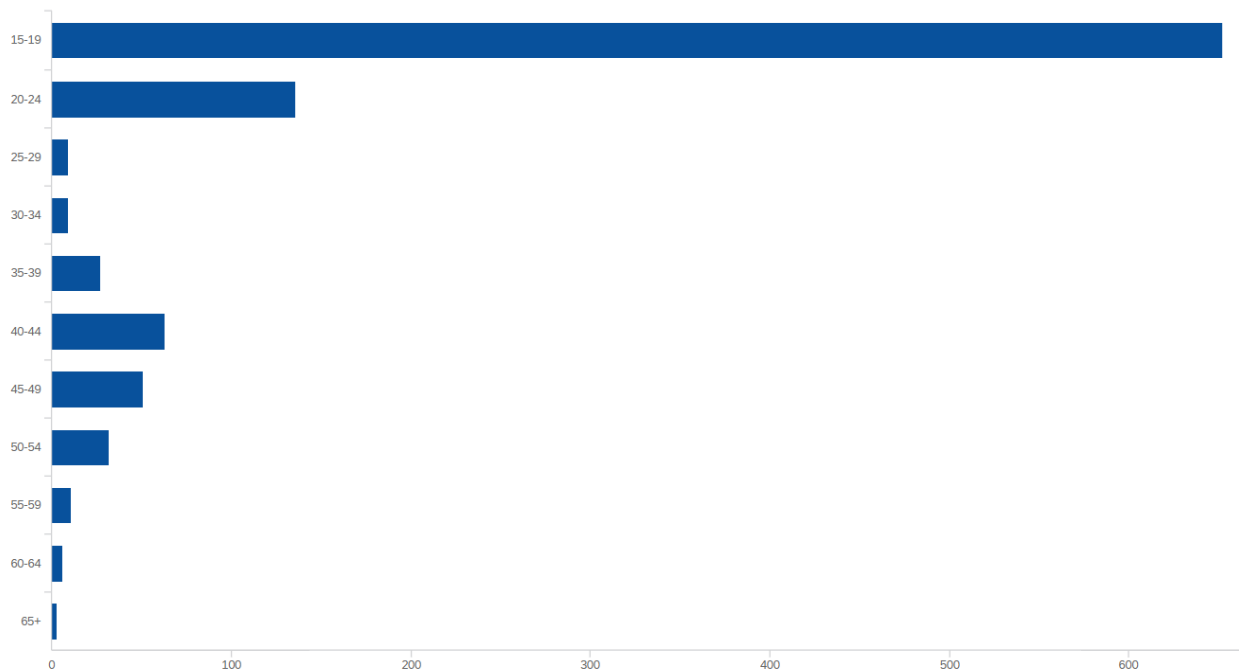
No one provided a response to this question.

Demographics

The following questions were asked all respondents.

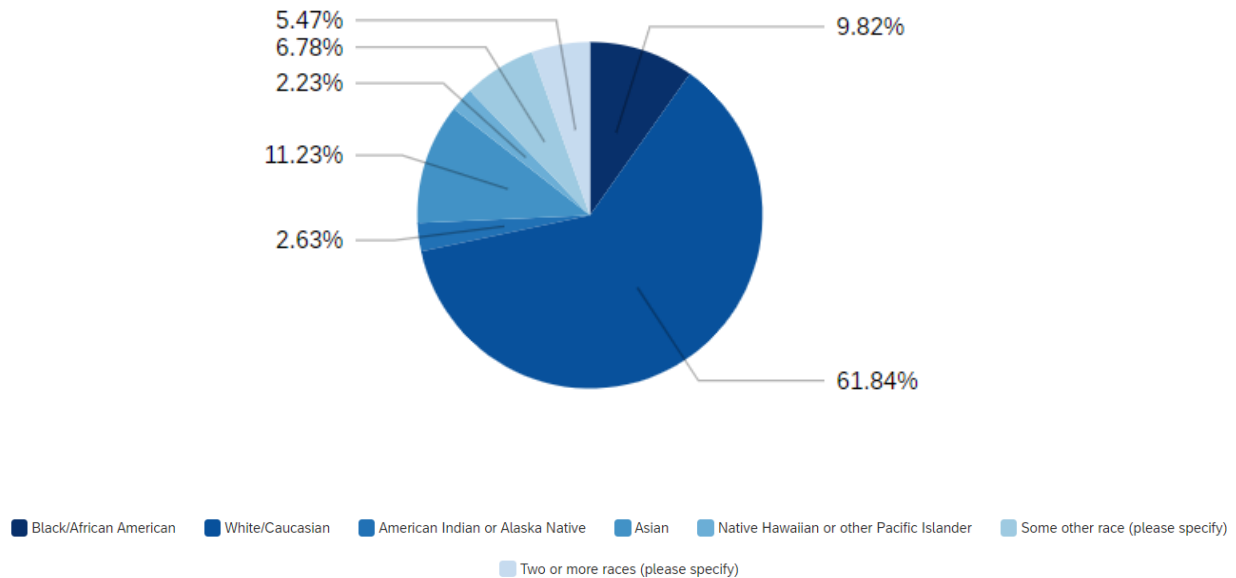
Question 73: What is your age? (n=999)

The majority of respondents (65%) were 15-19 years old – likely the current high school student group. Of the remaining respondents, 14% were in the age group 20-24; 2% were in the age group 25-34; 3% were in the age group 35-39; 7% were in the 40-44 age group; 5% were in the 45-49 age group; 3% were in the age group 50-54; 1% were in the 55-59 age group; and 1 percent were 60 or older.



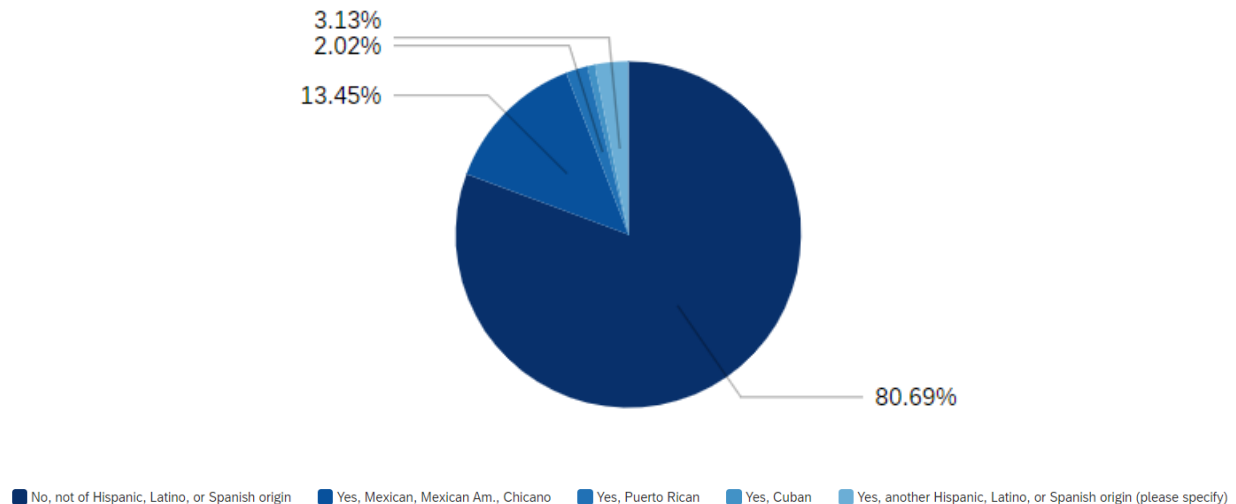
Question 74: What race do you prefer to identify with? (n=998)

The majority of respondents (61.42%) identify as white/Caucasian. 111 respondents (11%) identify as Asian. 97 respondents (10%) identify as black/African American. 67 respondents (7%) identify as a race did not specify such as Hispanic/Mexican/Latino(a), Filipino, Indian, Puerto Rican, Russian/Ukrainian and Middle Eastern. 54 respondents (5%) identify as two or more races. 26 respondents (3%) identify as American Indian or Alaska Native. The remaining 22 respondents (2%) identify as Native Hawaiian or another Pacific Islander.



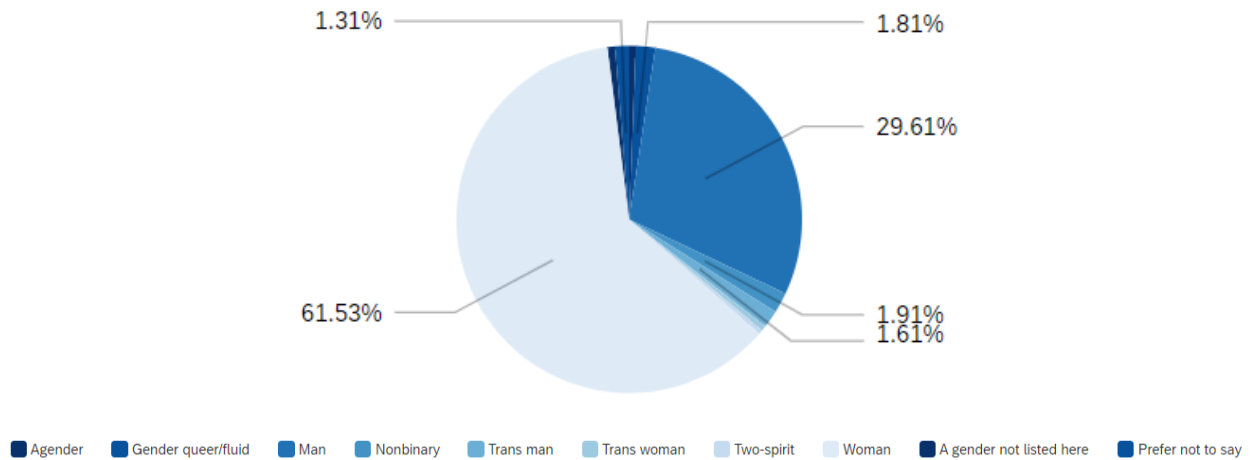
Question 75: Are you of Hispanic, Latino, or Spanish origin? (n=989)

The majority of respondents (80.69%) are not of Hispanic, Latino, or Spanish origin. 133 respondents (13.45%) are Mexican, Mexican American, and/or Chicano. 31 respondents (3.13%) are of another Hispanic, Latino or Spanish origin most of the given responses are from Central or South American countries. 20 respondents (2.02%) are Puerto Rican and the remaining 7 respondents (.7%) are Cuban.



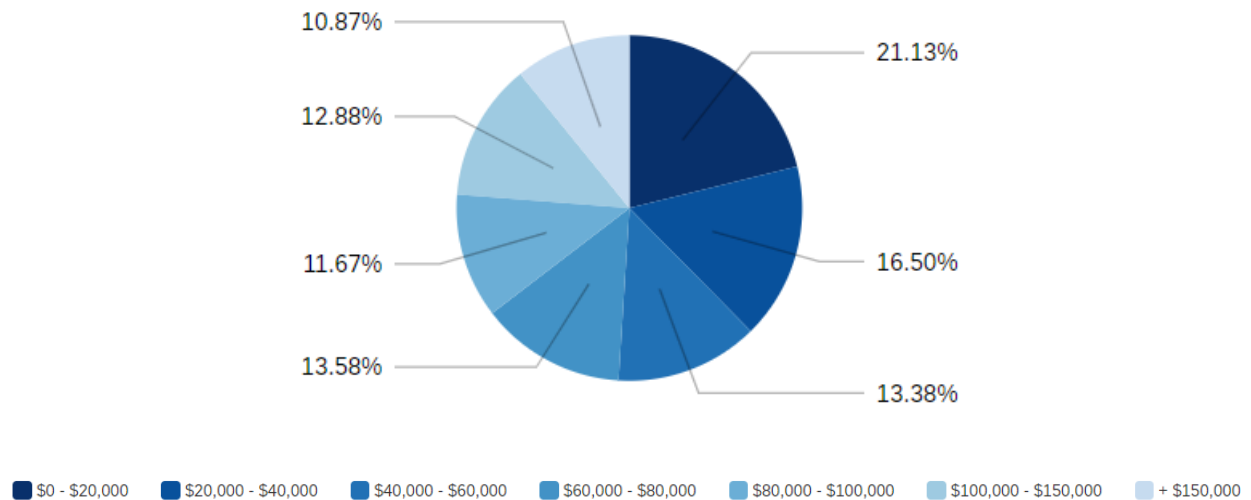
Question 76: What is your preferred gender identity? (n=993)

Women seemed to be the majority of respondents (61.53%) in this survey. The next closest gender identity were men with 294 respondents (29.6%). 19 respondents (1.91%) identified as nonbinary. 18 respondents (1.81%) identified as genderqueer/fluid. 16 respondents (1.61%) identified as transman. 13 respondents (1.31%) preferred not to say. 7 respondents (.7%) selected “a gender not listed here.” 6 respondents (.6%) identified as agender. 5 respondents (.5%) identified as transwomen and the remaining 4 respondents identified as two-spirit.



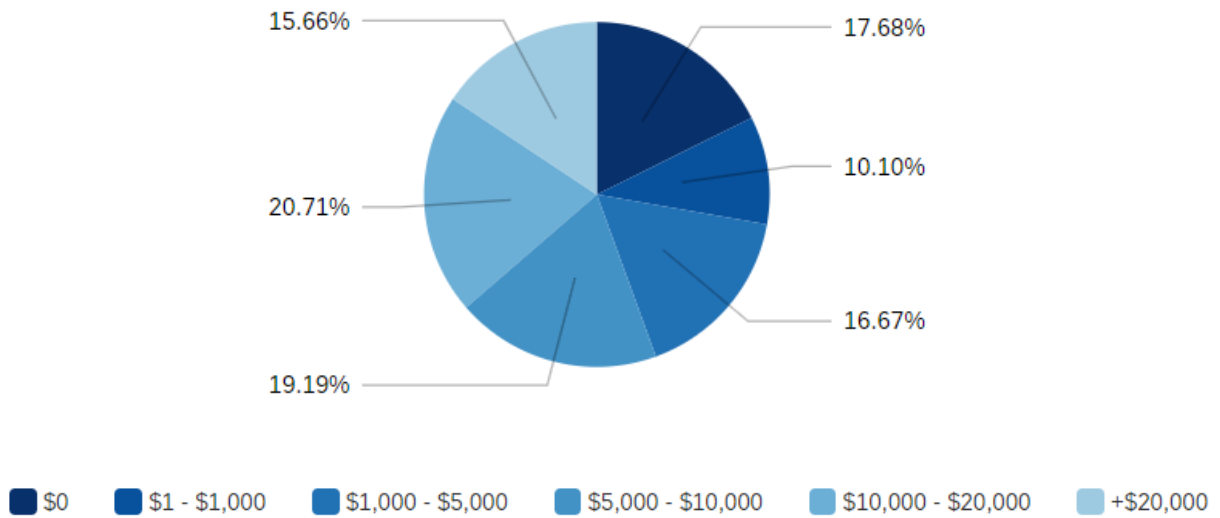
Question 77: Please select the option that best describes your annual household income (n=994)

210 respondents (21.13%) selected that \$0-\$20,000 best describes their annual household income. 164 respondents (16.5%) indicated that \$20,000-\$40,000 best describes their annual household income. While 133 respondents (13.38%) put down that \$40,000-\$60,000 best describes them and 135 respondents (13.58%) selected \$60,000-\$80,000 that best describes their yearly household income. 116 respondents (11.67%) indicated that \$80,000-\$100,000 best describes their annual household income. While 128 respondents (12.88%) put down that \$100,000-\$150,000 best describes them and 108 respondents (10.87%) selected \$150,000 and above best describes their yearly household income.



Question 17: Please tell us how much you have saved for your Current Student/Recent Graduate. (n=198)

This question was only asked of those who identified themselves as a parent/guardian. Most parents saved between \$5,000 - \$20,000 for their current student/recent graduate. 35 parents (17.68%) did not save any money for higher education. 20 parents (10.10%) saved between \$1-\$1,000, 33 parents (16.67%) saved \$1,000 - \$5,000, 38 parents (19.19%) saved between \$5,000 - \$10,000, 41 parents (20.71%) saved between \$10,000 - \$20,000, and 31 parents (15.66%) saved over \$20,000.



College Planning & FAFSA Completion

An Opinion Research Study

Prepared by the Center for Economic and Business Research

May 11, 2021

Natalie Furness

Karen Aronoff PsyD, MBA

Ashleigh Slocomb

Produced for:



Table of Contents

Executive Summary.....	3
Project Overview	3
A Culture of Higher Education	3
Introduction and Study Procedures	4
Summary of Results	5
A Culture of Higher Education	8
Introduction and Study Procedures	9
Rationale.....	9
Focus Group Participants.....	9
Demographics of Focus Groups.....	10
Self-Reported Demographics of Participants	11
Focus Group Participants	11
Focus Group Sign Ups.....	13
Discussion Methods	15
Observations of Participants.....	16
Cohort 1.....	16
Cohort 2A	17
Cohort 2B.....	18
Cohort 3.....	20
Suggestions for Improvement by Focus Group Participants	21
Cohorts 1 and 2A.....	21
Cohort 2B.....	21
Cohort 3.....	22
Suggestions from Findings	25
Conclusions Drawn from Researchers and Suggestions from Focus Group Participants.....	25
Appendix A.....	27
New Legislation for the FAFSA.....	27
Appendix B	28
Focus Group Engagement.....	28
Appendix C	29
Focus Group Discussion Guide	29
Focus Group Recruitment	38

Executive Summary

A considerable amount of energy and resources are allocated to supporting students on their journey from high school to college. Despite concerted efforts from the public and private sectors, barriers continue to prevent some students from successfully navigating the path forward. Though barriers vary across families, many students report feeling unprepared and overwhelmed while navigating the pathway to college, especially regarding FAFSA and loans. Of the students who have a general understanding of how higher education financial systems work, we find a pattern of support emerges. When students gain support—whether it be from a community-based organization, their family, or their school—they tend to feel that they are ready to take on post-secondary education. This report is the culmination of a study designed to better understand the barriers students and families commonly face. In addition to identifying barriers, we find that the most important factor for students and families is access to a strong support system. This report also presents research that identifies areas within the existing infrastructure that can be improved in order to increase FAFSA/WASFA completion and help students feel prepared and excited for higher education.

Project Overview

The College Planning and FAFSA Completion study project was built on a prior study conducted by the Center where we used an online survey to better understand the experiences of students and parents. Within that study, we collected contact information for students and parents that would be willing to participate in further research. A large percentage of those participating in the prior research indicated their interest in the current College Planning and FAFSA Completion study.

The College Planning and FAFSA Completion study contacted those who expressed an interest to participate in a series of focus group conversations. In addition to these participants, we identified community-based organizations that provide resources and services for financial aid applications to high school students who were preparing for college. Many organizations were identified within the state of Washington and solicited to participate in focus group discussions.

A Culture of Higher Education

While conducting research, a strong pattern emerged based on the feedback we heard from students, parents, and community-based organizations. Higher education—especially 4-year colleges or 2-year community college programs—is a priority for many families and schools. While this was not a core research area for College Planning and FAFSA Completion study, it is important to recognize in the discussion of FAFSA and WASFA because financial aid applications play an important role in the college application and decision process.

While most schools have messaging about completing college applications, we find that many do not create the opportunities that will help students overcome any perceived obstacles to college attendance. Paying for college, or for college applications, was seldom reported as the focus of school communications. The largest area that we find lacks communication is loans, specifically, the system of student loans, loan forgiveness programs, and areas related to loans, all of which can lead to a strong misunderstanding of how these critical funding vehicles work.

It is with this lens that we consider much of the data collected from our study participants.

Introduction and Study Procedures

Participating Counties

The focus groups were composed of cohorts recruited from the following 13 Washington counties:

- Adams
- Benton
- Clark
- Franklin
- Grays Harbor
- King
- Kitsap
- Mason
- Pierce
- San Juan
- Snohomish
- Spokane
- Whatcom

The counties that represented the majority of focus group participants were King (15 participants), Snohomish (4 participants), Spokane (18 participants), and Whatcom (4 participants). All other listed counties contributed three or fewer participants.

Cohorts

The focus groups consisted of three cohorts: Cohorts 1, 2A, 2B, and 3. These cohorts were interviewed to explore their engagement with the FAFSA and WASFA. Nearly all of the participants in these cohorts were involved in the completion of the FAFSA or WASFA, albeit at varying levels of completion stages. The interactions with cohorts were mainly between parents and the community-based organizations (cohorts 2B and 3) assisting students who were completing these forms. Cohort 3 was interviewed to explore their observations of the challenges and successes of the applicants and the application process.

Cohort 1: Students who had begun a two or four-year college and who left college one or more years before graduation. Total of 4 participants.

Cohort 2:

2A: High school students, recent graduates (within the past 2 years). Total of 24 participants.

2B: Parents of students. Total of 13 participants.

Cohort 3: Community-based organizations (CBOs). Total of 12 participants.

These focus groups, consisting of 54 total participants, were conducted through the Western Washington College of Business and Economic Research (CEBR) online via Zoom due to current Covid-19 restrictions regarding group meetings. Participants all received a financial incentive for participation.

The focus groups were mainly intended to explore experiences and engagement with the FAFSA or WASFA application process. It allowed us to identify possible barriers to completion from the various perspectives of persons who were engaged or had recently been engaged in this process, as well as the CBOs that support this process. The moderator was Karen M. Aronoff, PsyD, MBA.

Summary of Results

Based on our research, there are clear indications that there are multiple potential barriers for each process of the application. These barriers often affect first-time applicants and their families more so than their more experienced counterparts. Many of the students and parents from Cohorts 1 and 2 shared their frustrations with the applications during the focus groups. For students, their frustrations are mostly with having to access parental financial information, especially when that parent will not be participating in their payments for higher education. This includes students feeling upset that they may have to list financial information of a family member who may no longer be an active participant in their life. This is an identified barrier for many of the participants, showcasing a lack of flexibility for students who have a non-traditional family structure.

However, because these participants tended to feel more frustrated with aspects of FASFA/WASFA, this may mean that the study is biased towards those who are unhappy with the system. Despite this, their frustrations are valid and important to understanding the weaknesses of these applications and the pathway to post-secondary education.

For Cohort 2B, many of the parents reiterated the frustrations shared by Cohorts 1 and 2A. Some families did not have the necessary documentation to complete these applications, requiring time-consuming processes to garner it from where it was kept, like getting records from the IRS. Other families feel distrustful of the questions asked on these applications; some families may be undocumented or in a precarious situation but still want their child to have access to a higher education, finding themselves at a crossroads. Other families did not understand why the application asked so much personal information about their lives and felt that it violated their privacy. A few participants in both Cohorts 2A and 2B mentioned that they did not think they would qualify for any assistance and therefore, they felt less inclined to answer the invasive questions and go through the struggle of gathering documents for the application.

The confluence among these groups is the identification of barriers they faced during this process. Each cohort mentioned that they wished to see these barriers minimized or demolished, especially if they must continue filling out the application for either the current student or a future child who would be pursuing a college education. In addition, these groups agreed on multiple factors that compounded to create these barriers to a successful completion of the FAFSA or WASFA application. There is a call for greater accessibility on these forms, which would help translate to greater accessibility to higher education in general.

Looking Deeper into the Research Findings

The following are considered key findings from the research, although we encourage readers to review the full report for more detailed information.

Exploring Barriers for Completion:

First-time applicants and their parents or guardians were most likely to experience the following barriers. However, these difficulties created a negative perception of the application process in general, as the applicants and their families communicated with the community at large.

- **Confusion** about the necessity of completing a FAFSA/WASFA application and the lingering perception that only 4-year college applicants need apply. There was also a misconception that the application is unnecessary to apply for grants. In addition, many families felt that high-earning parents would render a student ineligible for any aid.
- **Negative perceptions** of the application contributed to many avoiding the process or procrastinating the completion of the application. This is because completion is complicated, time-consuming, and irritating to some. Once again, non-traditional families or families who do not speak English well suffer because their needs are not addressed when filling out this form, causing the whole family unit to suffer because of the application.
- **Parental distrust** of the government was a common theme. This included a hesitancy to share private information about themselves and their family on the form, whether it be from immigration status, personal beliefs, or another factor. It is important to remember that every family has different comfort levels, and while some had no issues filling out their personal information, others felt like they were being violated and prodded by the questions.
- **Lack of necessary documents:** It is common for applicants to realize that they do not have the documents they need for the application after they have already started — e.g., tax documents, including student W-2 forms, any necessary legal documents. This can be frustrating and confusing. It also can cause difficulties completing the form in a timely manner or may force them to restart the application due to loss of data, creating more frustration.

Difficulties with the FAFSA/WAFSA websites include:

- Language was perceived as bureaucratic and challenging.
- Information was easily lost if one must leave the web site.
- There is currently no way to track the status of one's application.

Factors that Contribute to Completion Success as Identified by CBOs:

- **The creation of a support network** through coordination and/or communication between schools, community-based organization, students, and parents. The goal of creating a support network would be to create greater accessibility for all families, as it became clear that not every school had the same opportunities.
- **Early engagement** (middle school) with the above-mentioned support network.
- **Recognized information sources** that are both online and in person.
- **Workshops** for students and their families before and during the application process.

Suggestions for Application Process Improvements as Identified by Participants:

- Encourage greater interaction and outreach between the schools, CBOs, and FAFSA/WASFA applicants.
- Training programs for school counselors who would be able to assist students and their families in the application process.
- More direct communication between school counselors and families regarding the FAFSA/WASFA application information.
- Raise awareness of information sources, e.g., <https://www.studentloaned.wa.gov/>, that is available to schools and families.
- Including more languages other than English so more families feel equipped to fully comprehend and complete the FAFSA/WASFA application.

The above conclusions and concepts are expanded upon in the full report.

A Culture of Higher Education

Our research reveals that the main motivators for a student transitioning from high school into post-secondary education of any sort are the environment within their high school, their friend group, and their family. Students are more likely to pursue higher education if they are encouraged and feel supported throughout the process; students also are more likely to achieve post-secondary education if they feel they have the proper tools and preparation for it. Not surprisingly, there are recorded higher FAFSA/WASFA completion rates at high schools that gives their students the tools to complete the application and move onto post-secondary education. Students that were left to fend for themselves saw lower completion rates for the FAFSA/WASFA at their respective high schools.

Home environment also emerges as an important factor for pursuing higher education. Even if a high school is supportive of its students, it is difficult to complete forms when there is a lack of support from students' parents, guardians, or other family members. For families who support their students to pursue post-secondary education and complete applications in a timely manner, students are more likely to report that they took part in readiness programs or workshops and completed the FAFSA/WASFA form.

Many of the Community-Based Organizations in our focus groups made similar observations regarding the correlation of FAFSA/WASFA completion rates with students pursuing post-secondary education. A prime example of this support comes from Nooksack Valley High School, where Futures NW works with the high school community to engage everyone in the college process. By providing support and guidance through this process, they help students and their families feel empowered to take charge of their education and complete any necessary applications, like the FAFSA/WASFA.

This example shows the importance of high schools promoting a smooth transition between a K-12 education and a post-secondary education. Part of this transition is making sure that a student has a support system, whether it be a Community-Based Organization or their family, that has a grasp on the necessary tools to prepare for further education. It is important to note that many schools will help students complete a FAFSA/WASFA form, but there is less information available about how to tackle other barriers of higher education, such as the cost. In addition, many students and families have a lack of knowledge about student loans, grants, and other funding systems. These are also areas that many high schools tend to place less emphasis on in comparison to focusing on completing the FAFSA/WASFA form.

A potential source of these barriers is the lack of experience some families have in applying and/or attending college or other post-secondary education institutions. This process is much more daunting for individuals who have no experience filling out applications or gathering personal information for the FAFSA/WASFA.

The College Planning and FAFSA Completion study was not intended to reflect on the culture of Washington high schools but found consistently present themes of culture within the focus groups. This lens of culture is critical in considering what actions could be taken to increase the number of students passing from high school to post-secondary education.

Introduction and Study Procedures

The College Planning and FAFSA Completion study project was built upon prior research conducted for WSAC in compliance with Human Subjects research practices held by Western Washington University. The study, while presented as a single report, could be viewed as multiple distinct studies because of the various study populations and the discussion guides developed. The discussion guides are included in the appendices of this report.

Rationale

The report was written with the intent to help WSAC to gain an understanding of the behavioral characteristics and decision-making frameworks from four audiences:

1. Former Students: students who have left college enrollment without attaining a certificate or degree more than 1 year before graduation.
2. Current Students: students nearing high school graduation and/or have graduated in the past 2 years.
3. Parents: parent of current student(s) that are nearing high school graduation and/or have graduated in the past 2 years.
4. Community-based Organizations: aligned leaders in community organizations in regard to barriers in completing the FAFSA/WASFA.

Focus Group Participants

The focus groups consisted of participants recruited from Washington State. Focus group participants fell into one of three Cohorts. The majority of our student participants were completing, or had completed, the FAFSA. Only 1 or 2 had completed the WASFA.

The Three Cohorts of Focus Group Participants

- Cohort 1:
A single group of recent high school graduates who had been actively enrolled in a two or four-year college, then left college one or more years before graduation. The 4 participants in this focus group had left their college programs 10 to 16 years earlier instead of leaving their program recently, like we had initially searched for.
- Cohort 2:
Consisted of high school students, recent high school graduates (within the past 2 years), and parents. The students and recent graduates were grouped separately from the parents. The groups were unrelated, i.e., the students and parents were not from the same families, with one mother-daughter exception.
 - *Cohort 2A*: Five focus groups consisted of 24 current junior and senior high school students, plus recent high school graduates. There were 3 running start participants whose experiences have been captured and included in our work. These focus groups are not statistically valid data but are intended to capture representative viewpoints.
 - *Cohort 2B*: Three focus groups consisted of 13 parents of junior and senior high school students. Group sizes ranged from 2 to 6 participants.
- Cohort 3: Two groups consisted of representatives of Community-Based Organizations (CBOs). There were 12 participants, four in one group and eight in the other.

Demographics of Focus Groups

Exploring Race and Gender Within the Focus Groups: Impacts from Response Rates

While recruiting participants for the College Planning and FAFSA Completion study, we did not enforce or prefer any quotas. This means that representation may be disproportionate compared to the demographics of Washington as a whole state. However, everyone was encouraged to respond to the survey in the hopes of recruiting diverse cohorts, meaning the groups are filled with those that responded. In addition, representation of actual participants may not have been as diverse as those who signed up; people have busy lives and may not have been able to attend the focus group as initially intended, or an emergency may have prevented individuals from attending. We did our best to engage with those who signed up ahead of time, including sending reminders via email about the time of the focus group. However, we still observed a similar no-show rate as in other studies.

The behavior of participants, especially those who sign up and do not end up showing up for their focus group, should be considered as a research finding. It is important to note that there are barriers to these focus groups, and only those who have consistent, stable schedules can guarantee they will be able to show up. In addition, barriers to completing focus groups can be similar to barriers for FAFSA/WASFA completion. This also adds to the potential for bias within this study, as only certain groups can be represented from the focus groups. However, these results are still important and can prompt further research.

Self-Reported Demographics of Participants

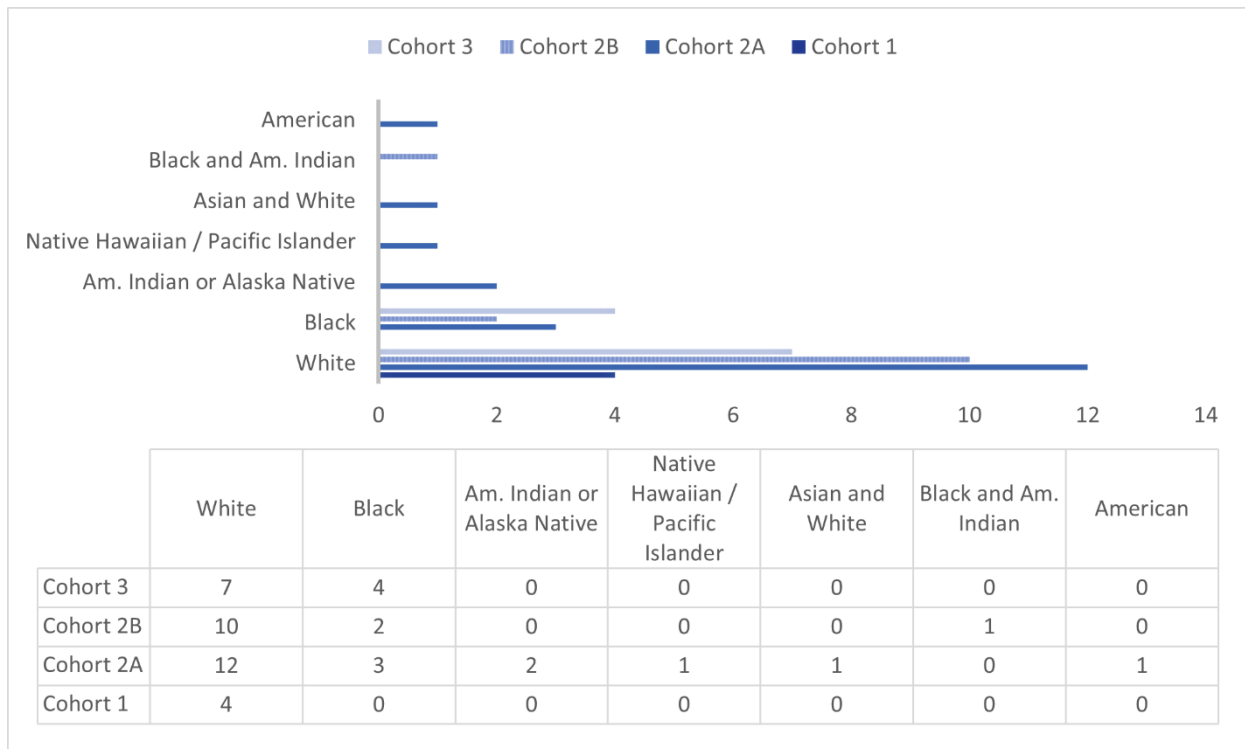
Sections below depict the race and gender demographics of focus group participants. There is also a section showing who signed up for the focus groups, but it does not guarantee that they participated. Not everyone who signed up provided their gender and racial demographic information.

Focus Group Participants

These are the demographics of those who signed up AND participated in a focus group.

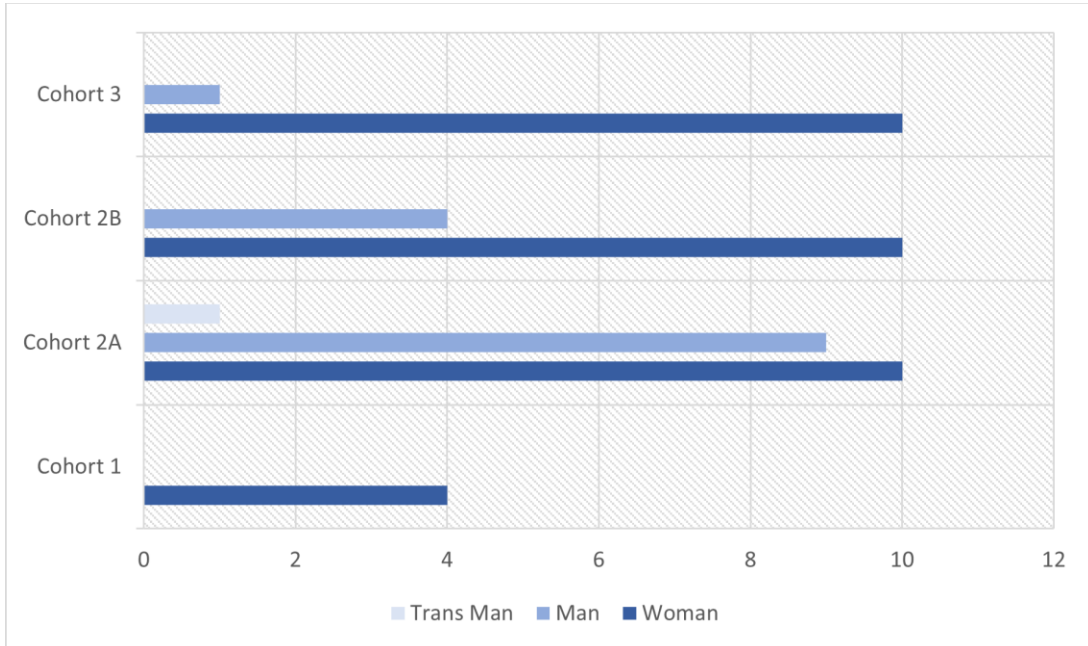
Race

The largest race of those who participated in the focus groups was White/Caucasian (33 people). The second largest race of those who participate was Black/African American (9 people). The rest of the reported race demographics tended to only be a few individuals. This can be comparable to the demographics of Washington as a whole state.



Gender

The majority of participants were women (34 people). There were 15 men who participated. However, in cohort 2A, the split of men and women was equal. This is different than the rest of the cohorts and worth noting.

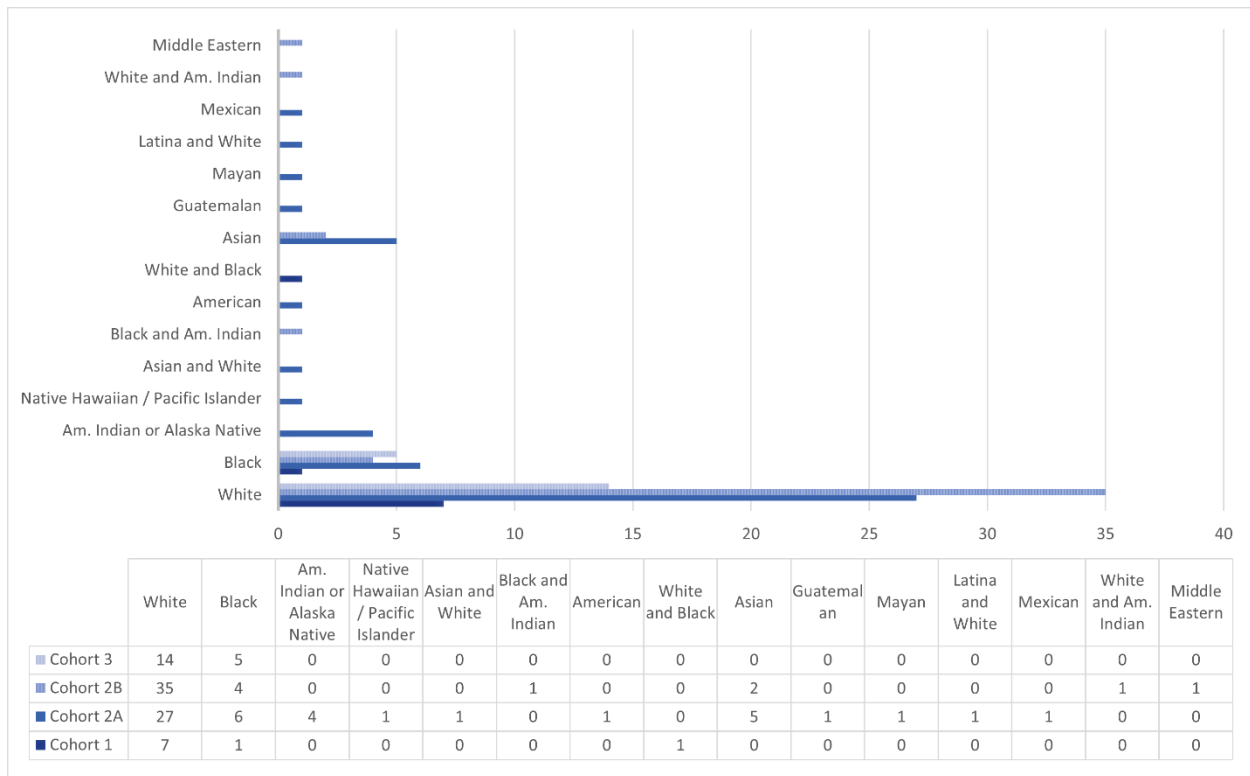


Focus Group Sign Ups

These are the demographics of everyone who signed up for a focus group, but not all of them participated. This may be compared to those who participated.

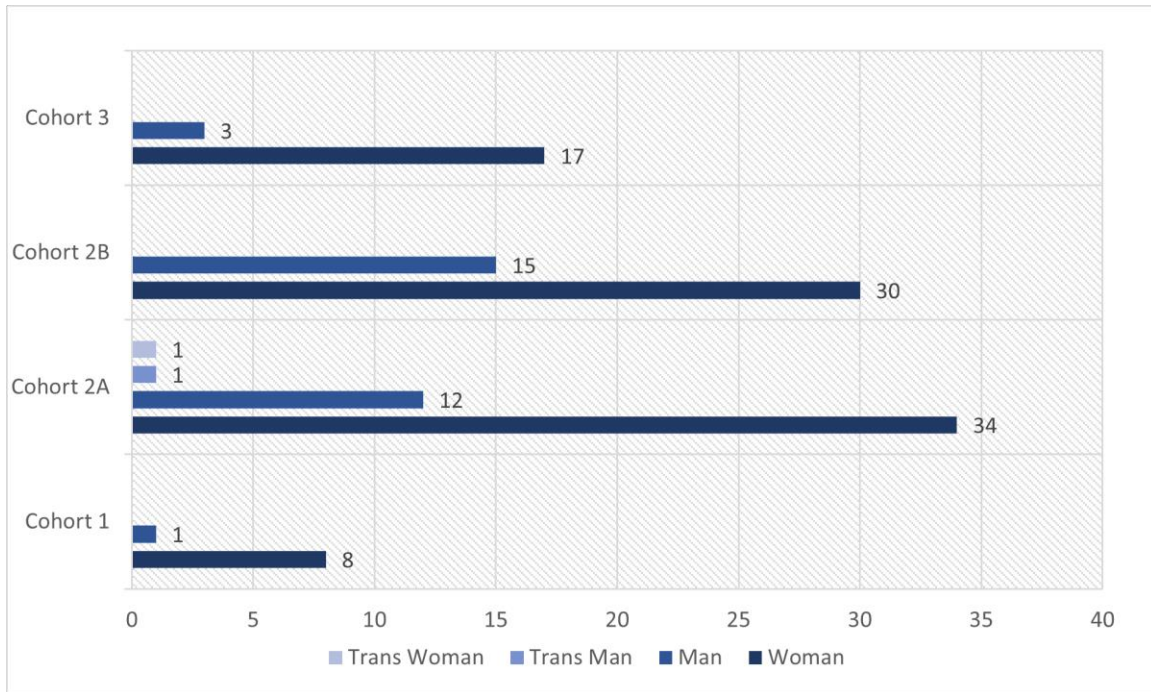
Race

Race varied across focus groups, but the largest race of those who signed up was White/Caucasian (83 sign ups). The second largest race of signups was Black/African American (16 people). The rest of the racial groups reported were small and tended to only be a few individuals. One person reported that they are American, which is a nationality and not a race. Another person reported that they are Latina and White; Latina is an ethnicity and not a race, though can be considered a race for this purpose. They are both included for accuracy, as there is no way to guess someone's race from the nationality of being American.



Gender

Gender varied across the focus groups, similarly to race, but the majority of those who signed up were women (90 people). 32 men signed up for a focus group.



Discussion Methods

Because restrictions due to Covid-19 regulations limited face-to-face interactions, all focus groups were conducted online via Zoom. Compared to pre-COVID focus groups conducted in person and in a consistent environment, a similar number of invitations yielded fewer attendees. In the moderator's opinion, this limited the quantity of potential interactions among the attendees, and thus may have reduced the variety, but not the quality of discussion and responses.

Conducting focus groups online is not a COVID-era innovation, but the use of electronic meetings has vastly expanded. There are both advantages and disadvantages to conducting research within all methodologies and research design is used to help mitigate disadvantages where possible. Online formats provide wider access for participants, which can help with a number of diversity concerns, but the richness, or fullness, of data collected from the experience is impacted by the lack of physical presence.

Group members were requested to introduce themselves and to indicate where they were in the FAFSA or WASFA application process.

In Cohorts 1 and 2A, the moderator guided the discussions to address challenges and successes the participants experienced or anticipated experiencing in completing the FAFSA or WASFA. The moderator also explored their suggestions for improvement.

In Cohort 2B, the moderator asked for parent or guardian observations of their students and of their own responses to completing the FAFSA or WASFA. Once again, the moderator explored their suggestions for improvement.

In Cohort 3, the moderator explored observations of the representatives of the Community Based Organizations (CBOs) regarding stumbling blocks in the application process that they had observed. There was further discussion about suggestions for improvement.

At the conclusion of each focus group, the moderator invited James McCafferty, Co-Director of Western Washington's Center for Economic and Business Research (CEBR), to share information about a new website launched by WSAC for student loan education, <https://www.studentloaned.wa.gov/>. The intention of this was to provide information on a valuable resource to focus group participants, to assist applicants, and to spark further discussion or highlight points of misunderstanding about the FAFSA or WASFA.

Observations of Participants

Participants shared their individual struggles and observations about post-secondary education, as well as the FAFSA/WASFA applications. The observations below are abstracted from the focus group discussions. The discussions themselves are audio and video-taped for transcription and further review. Where appropriate, verbatim excerpts from the focus groups' conversations are included in this report. Other than noting the cohort a particular quote came from, no other identification is made of the individual participants.

Please note that any verbatim comments in this manuscript are representative of the statements made over 30+ hours of focus group sessions and not all possible statements are included.

Cohort 1

Only one focus group occurred of former students on December 4, 2020. All quotes in this section are from former students on that date.

Reasons to Leave Before Completion of Degree, Diploma, or Certification

There are many reasons a student may leave their post-secondary education before completion of a degree, diploma, or other certification. For this group of individuals, a common reason to leave was because of pressing bills, like food, rent, insurance, and other necessary items for comfortable living. In addition, many of these former students are now stay-at-home mothers, assigning them a new responsibility that would make it difficult to go to school.

"I just got a job, and I took work instead of school. I'm just a stay-at-home mom right now."

"I went a few different times and had to stop every couple of terms for work."

"I actually left because I had to work full time to make money for rent and bills."

Reasons to Go Back

A few participants expressed a desire to go back and finish their education. However, they each have barriers that were blocking them from this goal. A large barrier is time and money, especially because they are now supporting children. This highlights a need for more flexible scheduling for those with families or full-time jobs. Working and attending school remotely due to the COVID-19 pandemic may eliminate the time and money barrier faced by some individuals who wish to return to school. However, with the closure of schools and childcare facilities, for individuals with children, this barrier may be exacerbated if they are forced to leave the workforce to care for their children at home. This barrier may minimize now with the presence of many people working remotely and attending school remotely due to the COVID-19 pandemic.

"Now I'm a stay-at-home mom and I just don't really have the time to go back, but I'd love to. It's just finding the time."

"I don't know, I just want to do something with my life and be rather than just be a stay-at-home mom."

Difficulties with FAFSA/WASFA and Finances

For the participants in cohort 1, it was common that there is a lack of knowledge about college costs, finances, and FAFSA/WASFA. This means that a large barrier for these participants is comprehending how to afford college, especially if they have a desire to go back to school. More education and resources are needed for people like these participants.

“I was just starting the college program years ago when I was pregnant with my son... and then I had him and it stopped everything. It was a program through the workforce unemployment... they paid for it. But then, since I didn't finish it because I had the baby and had to start working, they told me that couldn't do it unless I paid everything back from those classes. I can't afford it.”

“[I Struggled with] tuition costs and community colleges that I went to. So it [cost] was fairly low, but the books is what was really hard for me. I'd have to borrow from others or try to find a used one and sometimes I just couldn't because the books cost almost as much as the tuition. It was just too much.”

“The first go around [first attendance of college] my mom helped me with everything, like my mom did the FAFSA and she did everything. The second go around, I was an adult. I wasn't really aware of how much books were and every other thing.”

“I had to put my parents' financial information on [the FAFSA], which I thought was kind of weird because they weren't going to help me, but the grants were based on their income. I kind of felt like it was kind of invasive, I guess.”

Cohort 2A

There are 5 focus groups held for cohort 2A on differing days. Dates that quotes are from will be specified.

Support from Family, School, and CBOs to Tackle the Steps for Post-Secondary Education

Students can get support from multiple avenues, most commonly being a school counselor or a family member. A few students mentioned working through a program, like AVID (Advancement via Individual Determination), that helps them get prepared for college. While only a few quotes can be included from these focus groups, it became increasingly apparent that most students require help from at least their parents to complete the FAFSA/WASFA application and likely could not do it on their own based on a variety of barriers/reasons.

“My school didn't really have a program. But there's this advisor or counselor named Nancy Pemberton and she goes around in our online classes. She's assigned to speak with us on the street, with students. She talks about fun stuff like that. We can email her about it. If you have any questions.” *Student on 12-11 speaking about college and FAFSA/WASFA preparation.*

“We have a specific person, she takes care of things like internships and career planning and everything, even after high school, so you can come to her for an information on scholarships and stuff like that. And she gives out job opportunities to go through [via] email if you send out your email.” *Student on 12-4*

“My school pushes pushes colleges, a lot. I'm actually in a class called avid which is advancement via individual determination. It's a college prep class that you can take. Since I think seventh grade. It's a

good class because they help you with a whole bunch of different college application stuff.” *Student on 12-10*

Hesitation with Loans and Finances + Misconceptions about Cost of Post-Secondary Education

Finances are a common barrier for students hoping to achieve a post-secondary education. The largest concern is about the cost of attending a university or a 2-year program, especially if a student has to take out loans to do that. A pattern quickly emerged across the focus groups of students being afraid of loans and debt, as well as over-estimating the cost of a four-year, public university.

“Yeah, I've thought about, like, if I do grad school. I want to like pay for it myself. But that might involve me taking out a loan, which honestly does give me saying some anxiety to think about, just like the idea of knowing that much money and having that indebted to you constantly.” *Recent Graduate on 12-11*

“I think for like a four-year university, it was like \$100,000 or something like that.” *Student on 12-11*

Difficulties with FAFSA/WASFA

In addition to stress about finances, many students found themselves having varying degrees of difficulty filling out the FAFSA/WASFA application. While some students mentioned that they managed to fill out the form with minimal difficulty, there are many students who shared their frustrations both gathering information about the forms and filling them out.

“I know that [there are] things that I don't know much about, especially relating to the adult world which includes like money and loans and stuff. It's really discouraging to try to fill out something you know nothing about.” *Student on 12-4*

“Yeah, it [the FAFSA application] was asking me what kind of income tax did my family file for in 2019. I thought that my parents would have that information, because I know that we did file for income tax and stuff. But as soon as I went to go ask them, they said they didn't have the information. And so I wasn't able to complete it.” *Student on 12-3*

“Part of my problem with financial aid and stuff is my mom. My mom is high-income but my dad... doesn't do a lot of information and I can't get that, he just doesn't do it. I'd be eligible for a lot more. Because I can't get any of that information from him, because he doesn't do it, I am not eligible for a whole bunch of different things.” *Student on 12-10*

Cohort 2B

There are 4 focus groups held for cohort 2B on differing days. Dates that quotes are from will be specified.

Knowledge about the FAFSA/WASFA and Supports for Parents

Similarly to students, parents often need support from schools or a CBO to complete the FAFSA requirements. A few parents are able to figure it out on their own or already learned how to do it because they had an older child who had filled out the FAFSA/WASFA before. However, for those who lacked experience with these kinds of forms, it proves to be more complicated. These parents help mitigate the issues by reaching out for support, mostly from counselors or school programs.

“We just do it once a quarter and it’s not open for everyone. And while it’s specific to my employer, a university, – not every kid that goes has a parent that goes to who works at my place of employment, so it’s actually just going through what the FAFSA is, why you fill it out? What is financial aid? What does that mean? The different types of loans.” – *Parent on 11-12 speaking about a FAFSA workshop at her place of employment – University of Washington.*

“Well, our high school does a high school and beyond curriculum and even does some educational nights. But even if they had a group where you went through the just the FAFSA, they explained it, and all of that, instead of just doing it with the kids. Involved in the parents in it as well. Because ultimately, well not ultimately always, but in most of the cases the parents are extremely involved in are going to be financially supporting the kids. Anyways, we should be involved in that discussion and knowing what’s going on, or even if, when they’re talking about it in school and inviting us.” *Parent on 12-11*

“I found it [FAFSA] kind of easy. Maybe it was because like I said, the teacher walked us through it in a zoom thing. So we were on one laptop and then we were on my laptop for the actual application. I had already done my taxes and stuff. So, all I had to do is do the attaching it did all my other stuff for me.” *Parent on 12-4*

Hesitation with Loans and Finances + Misconceptions about Cost of Post-Secondary Education

Many parents shared that they were unsure if they can afford post-secondary education without assistance like grants and loans. However, many parents, just like the students, are hesitant and fearful of taking out loans due to the debt that would go along with it. At the same time, some families feel that they will not qualify for any assistance other than loans due to a higher familial income. This leads to strife and confusion for many families.

“Student loans aren’t the greatest thing. That’s where I feel like there’s some disconnect, because I know that grants can’t really cover everything, I’m not really expecting them to, and I definitely don’t have the \$40,000 to cover every single year, or even 20 [thousand].” *Parent on 12-11*

“FAFSA stuff is useless because as a middle-class person, according to the government, all my child has ever qualified for is loans.” *Parent on 11-20*

“Yeah, I don’t know how much will qualify for because of income. Yeah, we don’t qualify for anything.” *Parent on 11-20*

Difficulties with FAFSA/WASFA

The FAFSA/WASFA applications seem to be less intimidating for parents compared to students or recent graduates. This is likely because they have filled out financial forms before and/or they have their finances organized and ready to use for situations like these applications, taking some of the confusion out of the situation. However, even for parents who are prepared, many shared that they still had some frustrations and anxieties about the structure of these applications.

“I know that the first year is the hardest this far, as it’s just time consuming. I don’t feel like any of the questions they’re asking are too difficult. So I don’t know, for me, I the financial aid process is more streamlined to me than the application process. I think the hardest part about the FAFSA is just the anxiety that comes with knowing the financial burden that awaits you. That coming year for your child.” *Parent on 12-11*

“My daughter gave me an example of one of her friends who signed up. He had to make an account on one of the forms and then they forgot their password and it took a month or something for them to be able to navigate that. Why it took a month I’m not sure, but the fact that it did, it was problematic.”

Parent on 12-11

Cohort 3

There are 2 focus groups from cohort 3. These occurred on different dates and will be noted after the quotes.

Helping to Reduce Barriers for Students and Families

Many CBOs in Washington are dedicated to helping students and their families understand the FAFSA/WASFA and successfully complete an application. In addition, others provide support to schools or counselors in order to reach more students. The main goal of many CBOs are to increase the FAFSA/WASFA completion rates in Washington, as they are very low.

“[We] help guide students to the process, who may not be working with us. We partner with the Washington student achievement council and work with the college bound scholarship program. So, we have access to that data information and are able to connect with students who are on those lists. And so those are our focus from like seventh and eighth grade.” *CBO on 11-20*

Barriers Identified by CBOs

CBOs identified a few different barriers that students and their families faced as they fill out the FAFSA/WASFA. The main frustration that they talked about was with how complex the forms are, as well as the difficult language included in them. There are also many students who fear inputting the wrong thing on accident and facing some sort of consequence. In addition, non-traditional families suffer while trying to fill out these forms, as their status is considered more complex, and they could be fearful of making mistakes that would get them in any trouble.

“I think there's a frustration at the complexity of the form and the complexity of the sort of paperwork process. There's that sort of trying to fit into a box kind of issue. And then I think at a certain point, there's just a frustration. So that's only for those who even open it and try it.” *CBO on 12-3*

“There's also additional barriers once you're in the actual application. If you are undocumented, you have to put in all zeros in the FAFSA and you have to hit enter. An error code will come up and then you have to hit it again and an error code will come up and you have to hit all zeros again. Then you'll finally get through, but you have to do that three times. What usually families think is, oh, I put in the wrong information. So, then they put in their I N number and then it triggers an error in the system and they're sent into verification and then it's too much.” *CBO on 11-20*

Suggestions for Improvement by Focus Group Participants

Each cohort shared suggestions or ideas they have about improving or streamlining the post-secondary education process. These suggestions vary in complexity and plausibility, but many common patterns emerged across the focus groups and the cohorts.

Cohorts 1 and 2A

Suggestions that arose from Cohorts 1 and 2A about filling out the FAFSA/WASFA applications:

- **More assistance**
 - Better-informed high school counselors regarding the FAFSA/WASFA application.
 - More opportunities for workshops or information fairs regarding applications and funding.
- **Easily Accessible Information and Resources**
 - More information for independent students and non-traditional families who are filling out the application.
 - A clear and accessible list of information needed to complete the applications.
 - Easily accessible and clear information about student loans and their uses. This would include plausible repayment methods, so students would be less tentative about filling out the FAFSA/WASFA application and utilizing student loans.
- **Reduction of Barriers and Other Difficulties**
 - Simplify application language.
 - Create a less clumsy website.
 - Explanations, diagrams, and/or support for how to complete the form if the student lacks all necessary information, like the SSN of parent/guardian or tax data.
- **Additional Comments**
 - Two students suggested that college should be provided for free by the government, implying that there would then be no forms.
 - A single form to be completed that would satisfy the duration of a two or four-year college for convenience. This form could be updated as needed.

Cohort 2B

Suggestions from Cohort 2B about filling out the FAFSA/WASFA applications:

- **More assistance**
 - An online tracking system for submitted applications that makes it easy for families to follow the process of their application.
 - Direct communications from the schools during the application process regarding financial information.
- **Easily Accessible Information and Resources**
 - A list in plain language of what is required to complete the applications.
- **Reduction of Barriers and Other Difficulties**

- An explanation of why tax information is needed for those who think the form is too invasive.
- Clearer language and directions in the applications.
- **Additional Comments**
 - One parent thought the government should provide advanced education at no cost. There were no suggestions about how this program would be funded or organized but implies the erasure of applications or other forms like the FAFSA/WASFA.

Cohort 3

Cohort 3 consists of leaders in community-based organizations state-wide, identified by WSAC. These individuals and the CBOs they represented are committed to understanding and eliminating barriers to completing the FAFSA and WASFA and engaging students about post-secondary options.

Two groups of CBO representatives, for a total of 12 individuals, participated. The discussion points within these cohort focus groups were centered around understanding why the completion rate of the FAFSA/WASFA in Washington is so low. CBO representatives also spoke about their ideas and suggestions for increasing the completion percentage in Washington, with discussion of what is working and what is not working for students.

As individuals introduced themselves within their focus groups, it was observed that many of them were acquainted and/or were aware of others' organizations. It is unclear how much each organization directly interacts with their community, as it varied by CBO. However, the East side representatives and those in Whatcom County spoke about engaging directly with students and schools more than those remaining on the West side of Washington. This could indicate that more support is needed from students and families living in Eastern Washington and Whatcom County than those who live directly near Puget Sound, in cities like Seattle. Demographics, like poverty levels or average education levels, could be a factor in determining who needs more support; parents who have gone through higher education may need less support than parents who have not attended higher education institutions.

When asked why the FAFSA/WASFA completion rates were in the low range compared to other states, the participants generated and discussed the following list:

- Students feel they do not need the form.
- Students think they will not be eligible (due to parental income).
- Students hear the application is too complicated and thus avoid it.
- FAFSA does not recognize non-traditional families and families who do not file taxes together.
- Parental distrust of the government.
- Non-payment of taxes.
- Belief that FAFSA/WASFA is only for those who will attend a four-year college.
- Invasion of privacy or difficulties regarding:
 - Family structure and/or finances.
 - Family cannot find tax documents.
 - Students did not save W-2s.
- High school counselors tell the students the form is difficult, causing them to avoid it.
- The misconception that the FAFSA form is only in English.
- The bureaucratic vocabulary of the form is difficult for many

Suggestions for increasing the number of completed FAFSA/WASFA applications fell into three categories: research, student involvement/school policy, and improving the application itself.

Research:

- Look at the students completing the FAFSA/WASFA to understand their factors for success.
- Gather individual data of successful applicants.
- Explore reasons and factors behind higher success rates in other states.

Student Involvement and School Policy:

- Make the FAFSA/WASFA a condition for graduation.
- Make the FAFSA/WASFA an opt-out instead of an opt-in format.
 - Create a system that requires and encourages a student to fill out the FAFSA/WASFA with support from the school and have any students who wish to opt-out, for whatever reason, complete a form.

Improvement of the FAFSA application:

- Create an ID logo for the FAFSA so that data will not be lost if an individual forgets their save code. In addition, create a system that makes it easy for applicants to locate any data they have entered, like a longer save session.
- Raise awareness of the Spanish version of the forms.
- Revise the error messaging systems in the form for those who are missing information.
 - Create a more flexible system that allows for non-traditional families to complete the form comfortably at home.
- Use vocabulary and phrases that are clear and easily understood.
- Involve the community in encouraging and helping students fill out the FAFSA/WASFA.

The topic of community involvement and whether the community valued education arose in the smaller of the two groups in Cohort 3. The representative of Futures Northwest in Whatcom County described a community where nearly all senior high school students completed the FAFSA/WASFA and are planning to continue their education in some form after high school. The Futures Northwest representative stressed that community involvement early on in support of higher education makes a positive difference in FAFSA/WASFA completion.

In this community, students are encouraged to consider their post high school education beginning in middle school. This is accomplished through the school itself, which communicates with the students and their parents about what they needed to do to be able to continue their education post high school. These communications, from middle school through the senior year in high school, includes programs to educate parents at PTA meetings, email, and physical mail. In addition, the students are given information throughout their education. School counselors and Futures Northwest work together and with parents and children to answer questions and assist as needed.

A second person in this group mentioned that Rainier Scholars students are engaged early in the FAFSA/WASFA applications process. This results in a high FAFSA/WASFA completion rate and students who are committed to continuing their education after high school.

Both examples show that community involvement aids students who are having difficulties reaching their goals. In addition, this will help support schools and parents as they guide their students to the next step of their education.

Suggestions from Findings

Conclusions Drawn from Researchers and Suggestions from Focus Group Participants

While it is unlikely the federal government is going to dramatically alter the FAFSA/WASFA website or application, there are ways to act locally to improve the experience with the process. There are multiple suggestions presented from the focus group participants across all three cohorts:

1. Provide a list using simple and easy to understand language of the information individuals need to complete the FAFSA/WASFA applications. This includes clearing the forms and website of any bureaucratic or technical language that a person with a high school education may not be able to quickly comprehend. There should be multiple languages available to provide better access to more families, not just English and Spanish.
2. Provide workshops, both in-person and online, on how to navigate the application forms. Online workshops could be performed on Zoom, Microsoft Teams, or other formats. In person workshops could be performed person-to-person, PTA meetings, and in group settings Workshops should be available for school counselors, parents, and students
3. Allowing representatives who speak multiple languages to provide support to non-English speakers. These representatives could be present to speak with in-person, on the phone, or online depending on the needs of the individual.
4. Raise awareness of the new student loan education website <https://www.studentloaned.wa.gov/>. This website is available to schools and families.
5. Strengthen community involvement in completing these applications and helping students attend a post-secondary education. This could include reaching out to CBOs to connect them with high schools and create programs, workshops, or information sessions.
6. Make FAFSA/WASFA forms an opt-out instead of an opt-in system. Instead of pushing students to fill-out the FAFSA/WASFA before they graduate, have a system in place that requires a student to complete the application before attending their college. If they would prefer to opt out, provide a form to allow the student to attend college without completing the FAFSA/WASFA application.
7. Encourage school counselors to speak positively of completing the FAFSA/WASFA. Provide them with resources and tools to help students and counselors both feel prepared and empowered.
8. Look at students completing the FAFSA/WAFSA to understand their factors for success. More focus groups could be completed, or a survey could be used after the completion of a FAFSA/WASFA application. This would allow us to identify reasons why an individual fills out the form and any supporting systems.
9. Communicate the importance of a FAFSA/WASFA application for receiving state and federal financial aid, including the Washington College Grant and Pell Grant. Provide more information about federal funding, whether it be a grant or a student loan.

10. Inform community members that the FAFSA/WASFA can be used for Technical Schools and 2-year colleges, not just 4-year universities. Create better support systems through technical programs and 2-year colleges for completing the FAFSA/WASFA.

In addition to the suggestions generated by the focus group participants, the moderator and observers of the focus groups have the following insights:

1. Students are often encouraged to go to college and usually receive information and support towards that goal. These supports include identifying a school that is plausible for the student and family and completing applications. However, many students lack involved support regarding the cost of their post-secondary education, which includes housing, transportation, and day-to-day living expenses.

Many students are fearful of acquiring large amounts of debt during their educational process. This fear could be mitigated by providing information about the various repayment plans and options for loans, which would make that financial burden less onerous. The flat “price tag” of an education may be a scary and large number for some, but this fear will be reduced if more students and families understand what is affordable for their lifestyles and future careers.

2. Among the various CBOs, it was difficult to identify the specific populations each organization directly served (counselors, students, parents, communities). In addition, it was unclear how the CBOs interacted with each other. Because of this lack of communication, we would encourage these organizations to work together or communicate more often in order to create an infrastructure of support across the state. This would aid in increasing public awareness about student loans and the FAFSA/WASFA applications.

Appendix A

New Legislation for the FAFSA

FAFSA/WASFA has become a topic with increasing awareness, as we discovered during our research. The national media has begun to publish stories and discussion regarding the barriers that many students and families face while trying to attend post-secondary education. In addition, some policy makers are even recommending significant changes to these forms. Some of the new changes for the FAFSA would include:

- Less questions overall.
 - Such as questions asking about prior drug offenses or other personal information that may not affect financial aid.
- The EFC formula would be changed to result in a more generous treatment of students. This includes a fairer assessment of parent income and what the family can afford based on more factors and expenses.
- The File Once FAFSA Act would allow applicants who submit a FAFSA for their undergraduate studies for their first year, who are also eligible to receive a Federal Pell Grant, would not have to file again for the rest of their undergraduate study. This means that they would only be required to submit a certification.
- The FAFSA Fairness Act would allow students who are unable to provide parent information due to certain circumstances to qualify for a dependency override within a single question, making them an independent student that is more eligible for funding.
- For the complete list of changes [click here:](https://www.nasfaa.org/legislative_tracker_fafsa_simplification_archive)
https://www.nasfaa.org/legislative_tracker_fafsa_simplification_archive

Appendix B

Focus Group Engagement

With the nature of the FAFSA/WASFA applicant process, it is important to listen to the individuals (students/parents/guardians/CBOs) who have personal experience navigating the application. By conducting these focus groups, we were able to glean insights from common issues that first-time applicants face, and that returning applicants have overcome. Focus groups also allow us to be able to see how other factors can contribute to the college-going culture in many ways (such as barriers to attending college/university or simply barriers to completing the FAFSA/WASFA). Being able to identify these barriers will aid in policy changes and individuals minimizing or demolishing these barriers.

From the lists of barriers that the participants created through the focus groups, they were able to create a complimentary suggestion list about how they would “see the barrier be eliminated.” Some are readily plausible, while others will take much more work and thought.

Conducting focus groups also allowed us to see first-hand the gaps in knowledge about what the FAFSA/WASFA has to offer people in various financial situations. The most common misconception across all the cohorts (excluding the CBOs) is that they will not qualify for any assistance due to their annual income being too high. Another misconception that was noticed throughout the cohorts (including the CBOs) is that the FAFSA/WASFA forms are only available in English. These forms are also available in Spanish, but this information is not well-known. This is only one example of the knowledge gap between the creation of these forms and the applications who complete them.

Appendix C

Focus Group Discussion Guide

Created by Karen M. Aronoff for Productive Discussion via Zoom

Focus Group Discussion Guides

Karen M. Aronoff, PsyD, MBA

Consulting Psychologist

Focus Groups as Research

The Information derived from focus groups represents a special insight into the thinking of the group participants. Unlike the responses to surveys or structured interviews, the comments of the focus group participants tend to be open-ended, projective and anecdotal.

Participants gather courage from one another to deal with sensitive or difficult topics, and experiences shared by one participant may encourage others with similar experiences to share theirs as well. The tendencies make focus groups an outstanding way to understand the ways people organize and communicate their impressions of situations, if not necessarily providing the “how many” or “how often” quantitative data.

Consequently, we approach the verbal statements of the participants in focus groups with an appreciation that these statements reflect how the focus group members intuitively respond to the queries as presented by the moderator and as elaborated in group discussion.

We consider the statements of the participants to be indicative of the reactions of their respective groups; however, we cannot consider them to be definitive. More definitive statements would require a shift from the projective focus group technique to objective measurements.

Process

The following pages include discussion guides for 4 distinct groupings of research subjects. The moderator instructions and ground rules will be the same for each cohort.

Moderator's introduction to the Focus Group Participants

Hello everyone, and thank you for joining us today. My name is Dr. Karen Aronoff and I'm your moderator for this discussion and research group.

Today, we're here on behalf of Western Washington University's Center of Economic and Business Research (CEBR). The purpose of our conversation today is to gather your thoughts, feelings and opinions about several aspects of college, including your thoughts about attending and the process to apply for financial aid. We would like to understand your experiences and how you became aware of any programs that may have assisted you.

Focus group Ground Rules

Before we begin, I want to ask for your cooperation on some basic research group ground rules.

- This meeting is for research purposes only
- No one will try to sell you anything or get you to sign up for anything
- We are only interested in getting your thoughts and opinions

So, be candid. Feel free to express your thoughts and opinions. If Ralph disagrees with Ron or Sara disagrees with Suzy, let me know. Also, if you are in agreement, tell me why.

Especially, tell me why you feel the way you do. One person's reasons for liking something may not be the same as another's.

Usually, these conversations are face-to-face where communication flows spontaneously and easily. However, today, we're on Zoom, where discussions are somewhat more structured.

Thus, please take turns speaking and (even though it's tempting) don't set up side conversations or chats for a couple of reasons:

- As your moderator, it's impossible to follow multiple conversations at the same time.
- As you know, from the consent form you agreed to, we are audio and video recording this meeting to gather data for research purposes, so, we need to be able to hear people individually,
- Also, please stay with the group. As you may recall you agreed to actively participate today. If you go dark by turning off your camera, we will assume you wish to remove yourself from this research and you will not receive the \$100 Amazon gift card. But really, we want to hear your thoughts today!

The next request won't be a surprise: Please turn off your cell phones and restrain yourselves from sending and reading texts, Twitter, Instagram and so on, during this discussion.

We are being observed on-line by researchers. From time to time, one of them may send me a note to ask me to pursue a different topic of discussion or to clarify a point that's been made. I may hold some of these until a suitable moment in the flow of our conversation.

Before we begin, does anyone have any questions?

Audience: COHORT 1

Former higher education students who left college after one or more years

1. Each of you have taken some college courses but have decided to leave those programs. I'm interested in knowing about how you made the decision to leave your program.
 - a. Prompt as needed: Cost, moved, changes in personal life, etc.
 - b. (We are looking for what college-going cultural information here)
2. Some of you have mentioned costs. Thinking back to when you first decided to go to college how much did you know about the costs or what aid might be available?
 - a. Prompt: merit based, grants, loans
 - b. Prompt: How to apply for financial aid
3. Do you remember how/when you became aware of the FAFSA/WASFA Programs?
 - a. Do you think these programs open the door to grants (free money) and loans or do they just provide loans?
4. What do you remember about the application process?
5. What did you think about the forms?
 - a. Did you need help filling them out?
 - b. If so, where did you go for that help? On-line, (e.g., web-sites webinars workshops)? Person to person, (academic counselors, instructors, family, friends)?
 - c. How easy was it to get help?
 - d. Were there any sources of information or assistance you became aware of later?
6. How useful were these sources?
 - a. Were the resources that were easy to use?
 - b. Were there resources that we difficult to use?
 - c. Which ones would you go to again, and why?
 - i. Prompt: Do they feel these were reliable resources?
 - d. Which ones would you not go to again and why?
7. If you were to do the process over, would you do it differently?

8. If you choose to return to school and apply for FAFSA/WASFA what sort of support in completing the application process would be most useful for you now?
9. What would be ideal way for you to get through the financial aid application process?

Audience COHORT 2A:

This cohort consists of recent graduates (within the past 2 years), junior and senior high school students and their parents and guardians. We will consider the needs of the recent graduates and high school students separately from the parents/guardians.

1. How many of you are thinking about college?
 - a. Follow-up for those thinking about college: where or what type of college are you considering?
 - b. Follow-up for those not: Why have you decided not to?
 - c. (We are looking for what college-going cultural information here)
2. I'd like to know how comfortable you are with financial aid. How confident are that you know how financial aid works?
 - a. What kinds of financial aid is available?
 - i. Prompt: merit, need-based, grants, loans
 - b. How many of you are considering financial aid of some sort?
 - i. Prompt for types
 - c. What don't you feel that you know enough about?
3. Do you know:
 - a. How much you need? – What do you think costs will be over time? How do you know?
 - b. Do you have any idea of what you're eligible for or able to get through grants, loans or scholarships?
 - c. Do you know what the money you may get can be used for – any constraints?
4. Does that (the above) information have help you what move forward with an application for FAFSA/WASFA, other loans, grants or scholarships?
5. Have any of you begun filling out FAFSA/WASFA forms?
 - a. What do you think of them?
 - b. Where could you go to get assistance with this process:

Family, friends, counselors/teachers at your school, or online?

- c. Of those possible sources, which do you feel most confident in approaching?
 - d. Are there any sources that you would not approach? Why?
6. Do you have any hesitations about applying for financial aid? What are they?
 7. What would be your ideal way of getting through the financial aid application process?

1. This can be a pretty busy time in the life of your students. I am curious about what kinds of conversations you have had with your students about their school choices or options after high school?
 - a. Prompt as needed: types of schools, paying for school
 - b. (We are looking for what college-going cultural information here)
2. I'd like to know how comfortable you are with financial aid. How confident are that you know how financial aid works?
 - a. What kinds of financial aid is available?
 - i. Prompt: merit, need-based, grants, loans
 - b. How many of your students are considering financial aid of some sort?
 - i. Prompt for types
 - c. What don't you feel that you know enough about?
3. Have any of you helped a student or are you helping your student with the process of getting funding for college?
 - a. How many of you have done this before?
 - b. What is the process like for you as a parent?
4. Are you familiar with a FAFSA/WASFA application?
 - a. Are their specific aspects of the application or the application process that you think are vague, confusing or unclear?
5. As a parent or guardian what did you observe about your student as they talked about applying for financial aid?
 - a. Prompt as needed: did it stress them out, did they avoid it, were they active in promoting the topic?
6. Have you looked at what the costs will be over time and figured out how much your student will need and if or how much you will be able to help?

- a. Where are you looking?
 - b. If you have considered the costs, how has this information effected your decision to encourage your student to apply for financial aid?
 - c. What information would you need to determine eligibility for various financial aid programs?
7. If you are in this process or considering it, where would you go for help if you reach a roadblock or have questions about the forms or process?
- a. (prompt as needed) School counselors, online information, other organizations, other?
8. What would be your ideal way of getting through the financial aid application process?

Audience: COHORT 3

This cohort consists of aligned leaders in more than 40 local and state-wide organizations identified by WASC and CEBR. This group is committed to understanding and eliminating barriers to completing the FAFSA and WASFA and engaging students about postsecondary options.

1. As you introduce yourself, would you say a couple of words about your organization and how you are working with or would like to work with/support those who are applying to colleges and completing the FAFSA or WASFA.
2. The FAFSA application rate in Washington is ranked as 49th out of 50 states.
 - a. What are your thoughts about this?
 - b. What do you perceive to be the barriers to engaging more applicants?
 - c. What has been your experience with prospective FAFSA applicants?
 - d. Do you think they want help, and if so, what and how?
3. How are people finding your resources for help now?
4. Where do you think people are falling out of the process of applying for financial assistance for college?
5. What are the common things you hear as barriers to completing the FAFSA or WASFA?
 - a. Is this from a student's or parent's perspective?
6. If I had a magic bucket of funding, how would you spend it to increase application rates from Washington students?

What would help your organization see more people complete applications?

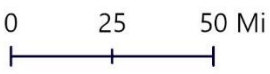
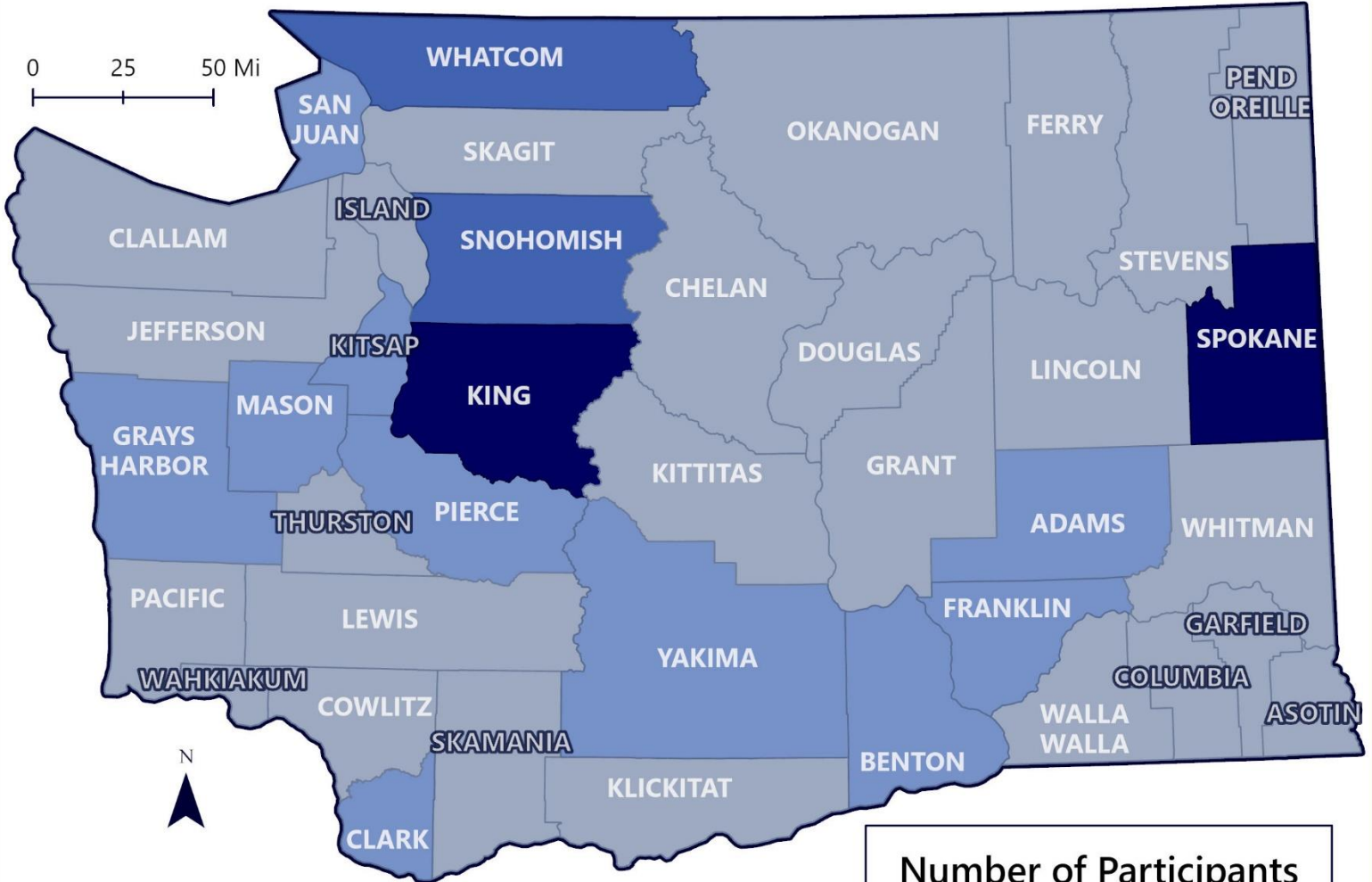
Focus Group Recruitment

The maps below show where the participants of the focus groups came from. Participants provided their Zip code upon entry into the focus group survey to sign up for the groups. They were aggregated by county. The second map shows the percentage of the population per county by age that have a bachelor's degree. The sole exception is an extra set of data showing 18-24-year-olds who have an associate degree or have only done some college classes.

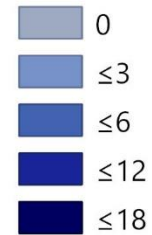
Participants of WSAC Focus Groups

Aggregated by County

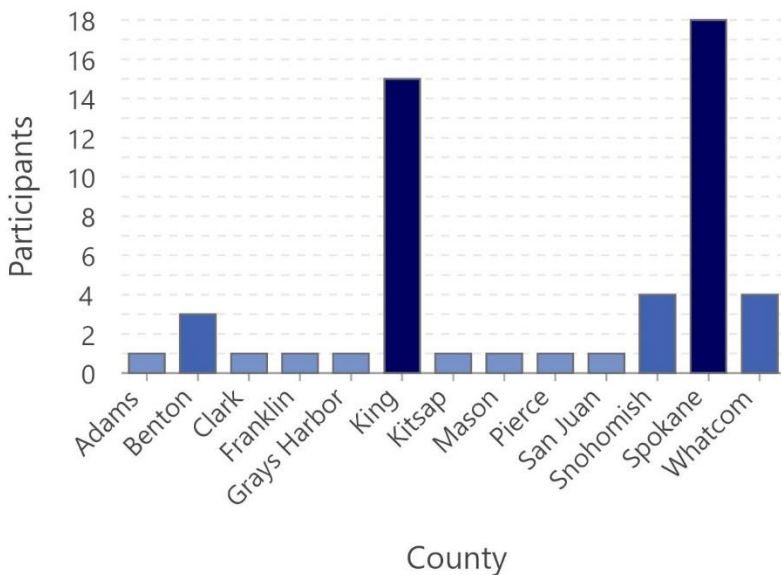
Map created for the Center for Economic Business Center at Western Washington University in Partnership with the Washington Student Achievement Council



Number of Participants per County



Participants per County



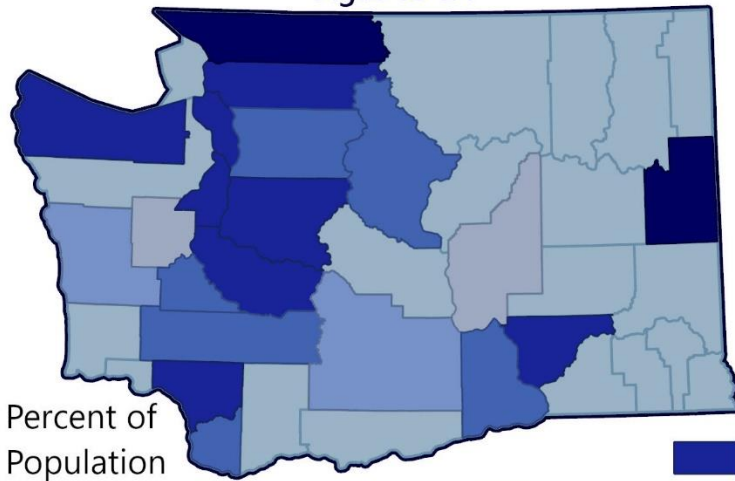
Participants offered their zip codes when signing up for focus groups, which allowed us to analyze which county each participant was from. There is a fairly even distribution between East and West Washington, with the most common counties being Spokane and King. 213

Level of College Education by Age and County

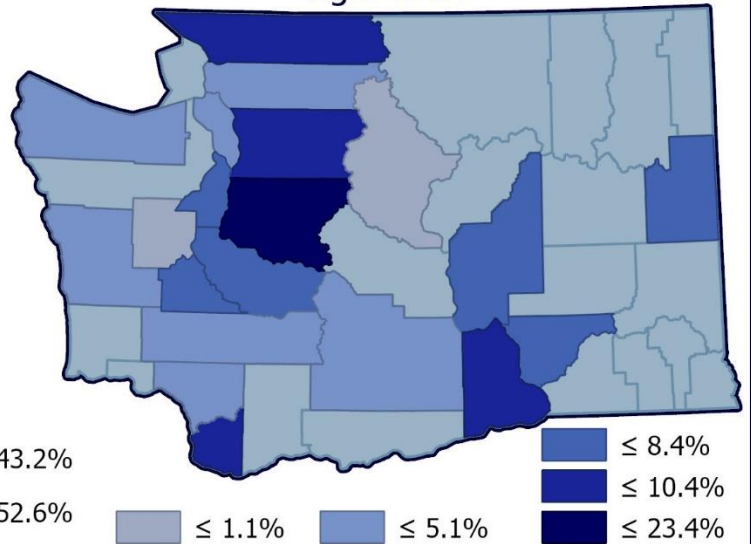
Map created for the Center for Economic Business Center at Western Washington University in Partnership with the Washington Student Achievement Council

Not all counties have applicable data

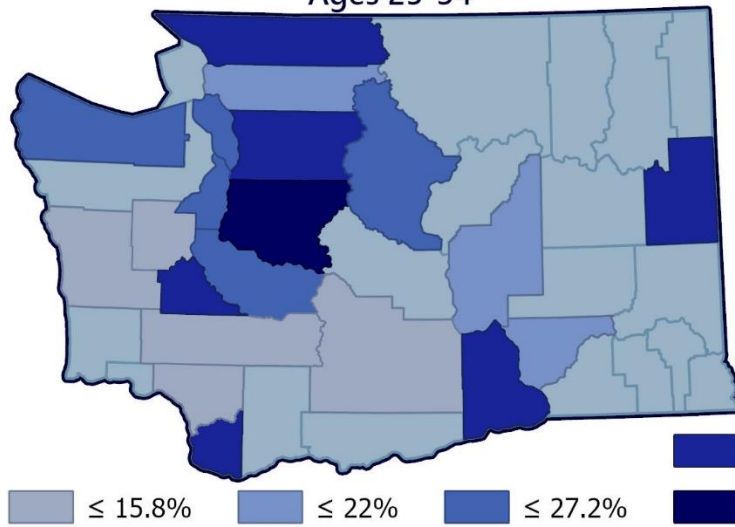
Some College or Associates
Ages 18-24



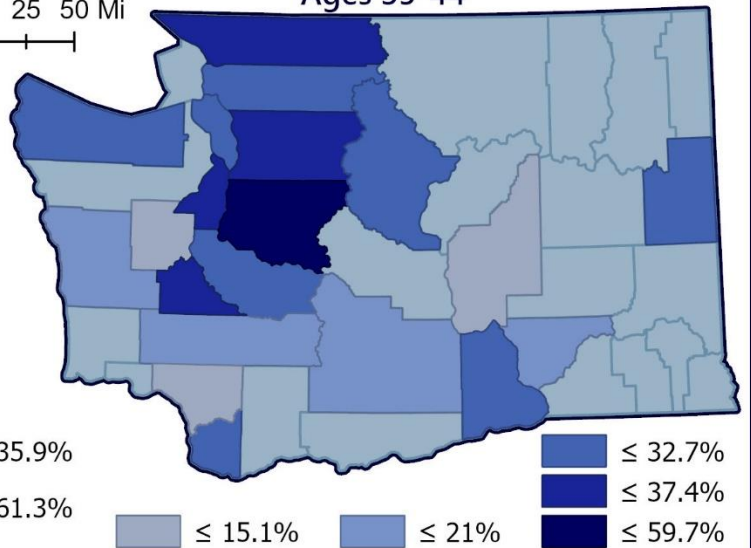
Bachelors or Higher
Ages 18-24



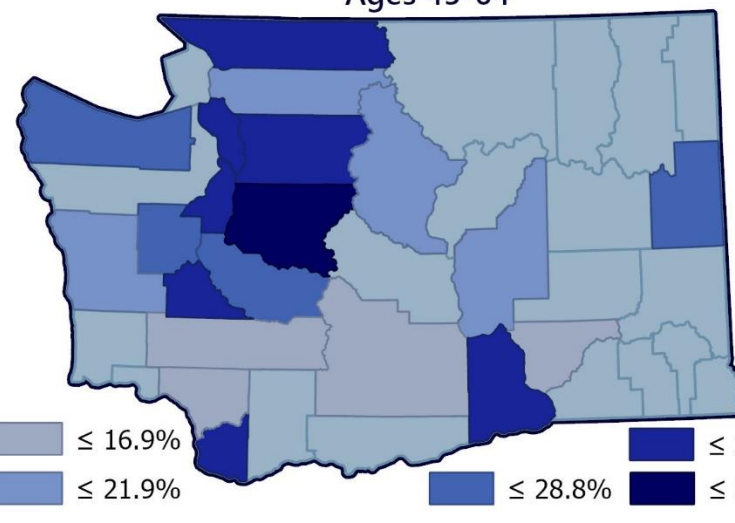
Bachelors or Higher
Ages 25-34



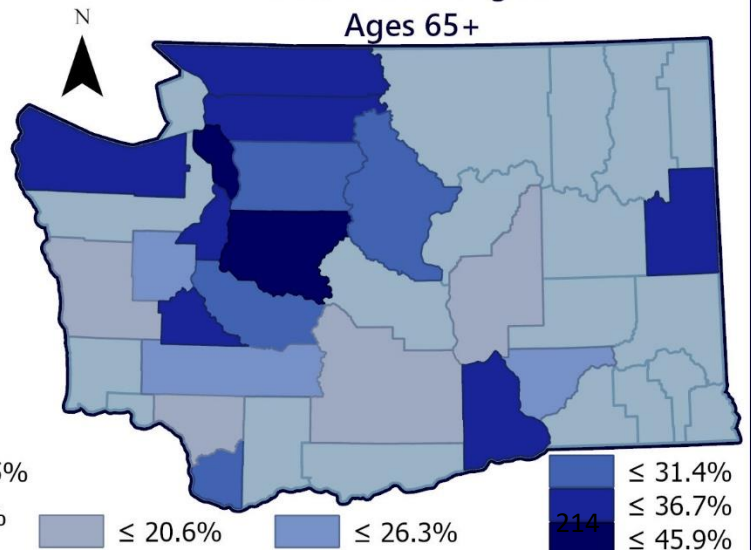
Bachelors or Higher
Ages 35-44



Bachelors or Higher
Ages 45-64



Bachelors or Higher
Ages 65+



0 25 50 Mi



Appendix D. Hispanic/Latine Student Listening Sessions Study – Full Report



HISPANIC/LATINE STUDENT LISTENING SESSIONS

A PARTNERSHIP BETWEEN THE WASHINGTON STATE STUDENT
ACHIEVEMENT COUNCIL AND THE COMMISSION ON HISPANIC AFFAIRS

June 2022



INTRODUCTION

The Commission on Hispanic Affairs, in collaboration with the Washington State Student Achievement Council, conducted a qualitative research project to learn from students and families who identify as Hispanic/Latine about their experiences and perceptions of financial aid and college-going culture in Washington state.

This research was conducted via a series of student informational listening sessions, asking Hispanic/Latine students about their experience navigating their journey through higher education.

We are grateful to all the students who participated and acknowledge that it takes courage and vulnerability to share their stories. We had the honor of sitting with 29 students from different locations in Washington. We listened to the voices of students that identified as immigrants, undocumented, first-generation, full-time workers, primary care providers for their families, and faced mental illness. All their stories shared the following concerns:

- They were not prepared enough for their higher education journey.
- They needed more information about WASFA and FAFSA earlier in their education.
- Their families did not know or understand the struggle of going to college or a four-year university.
- Their families did not know about financial aid and if they did, they did not understand how it worked.

Conducting this research and engaging these students has been a privilege and life-changing experience.



THE PROJECT



2

WSU TRI-CITIES &
MI CENTRO

PARTNERS

We had the pleasure of working with Washington State University Tri-Cities (WSU Tri-Cities) and Mi Centro's Dolores Huerta Institute.

PARTICIPANTS

We met so many wonderful, strong, passionate students in different phases of their higher education journey. We heard from students who:

- were still in high school waiting to start their higher education journey; they were freshmen, sophomores, juniors, and seniors.
- had families of their own.
- were, care providers for their parents and financial providers for their siblings.
- were first-generation, undocumented, and DACA students.
- were bilingual and limited English speakers.
- have disabilities, mental illness, and unstable living conditions.

29

HISPANIC/LATINE
STUDENTS



WASHINGTON

GEOGRAPHIC LOCATIONS

Even though the participants were connected to us via WSU Tri-Cities and Mi Centro, we learned that the students represented various geographical locations in the state: Vancouver, Tacoma, Long Beach City, Yakima, Spokane, and many other areas.

THE LISTENING SESSIONS



Student Needs

- Access to culturally relevant information.
- More financial aid.
- Compassionate support systems designed to support students from various backgrounds.
- Socializing financial aid earlier in the student's scholastic journey.
- Intentional inclusion of students with disabilities.
- Culturally competent support services.

THEME 1: ACCESS TO INFORMATION

All the students shared the same frustration regarding availability and access to financial aid information early in their academic journey. Many expressed the difficulty in trying to understand this system while also having the burden of teaching their grown-ups and not having the right tools to do it. Many shared the shame they felt while navigating these processes; unfortunately, when they found the courage to ask questions, they felt judged for not understanding the processes. Many shared the barrier their grown-ups faced in not having access to workshops in Spanish; they pointed to the lack of partnerships with local trusted community service providers or leaders to facilitate workshops as a root-cause in contributing to this barrier.

THEME 2: COMPASSION AND SUPPORT NAVIGATING FAFSA AND WASFA

"Meet students where they are" - said one wise communications student. Most of the students expressed frustration with the support systems in place. Many shared negative experiences when seeking support to complete the application, whether contacting FAFSA directly or seeking help from counselors, teachers, or school leaders. Several students expressed that lack of compassion in their interactions, *"I didn't inherit any generational knowledge of any of these systems, I am the first and only one in my family doing this, this is a lonely and hard process"* relayed a business student.

THEME 3: INCLUSIVE AND REPRESENTATIVE MESSAGING AND OUTREACH

Many students, especially students with their own families, said they did not feel like the current outreach methods from FAFSA were designed for them. Students expressed that they did not feel represented and would like to see more presence in social media outlets, printed materials, and outreach events. They would like to be walked through the application process early in high school and ensure that people conducting outreach represent the community, advising that this will foster trust and help students feel comfortable to ask qualification questions about for WASFA and FAFSA. Students shared that talking about family, income, and legal status is very uncomfortable for them to share with others who do not have a similar lived experience.



Recommendations

- Improve outreach via social media outlets.
- Increase partnerships with local community service providers that have established trusting relationships with the community.
- Center equity in marketing and outreach.
- Create culturally competent outreach and marketing materials.
- Increase marketing and outreach to the Hispanic/Latine community.
- Improve support systems and train with a human-centered approach, meeting students and their families where they are.
- Engagement efforts with the student body are strategic and data driven based upon disaggregated demographic data.
- Create an inclusive culture by intentionally engaging, listening, and mobilizing the student body.

THEME 4: THE BURDENSOME FINANCIAL AID APPLICATION

“I am lucky I have a great relationship with my parents, but many of my friends did not. So, it was really hard to watch them struggle to convince their parents to give them the information they needed to fill out the tax portion of the application”- Political Science Student

Most of the students, especially the first-generation students, had a hard time understanding what information was needed to fill out the application. Specifically, they struggled with the financial portion of the application. Some reasons as to why accessing financial information was a barrier were:

- Income was not a topic that families openly discussed at home.
- Their grown-ups did not feel comfortable providing tax or personal information.
- Fear and lack of trust to provide any information on their undocumented grown-ups. Often, the grown-ups pleaded not to apply for any aid due to fear of the government.

Another challenge to completing the application was strained student and parent/guardian relationships. Students shared that their strained relationships with their grown-ups did not foster access to important information needed to complete the financial aid application, meaning they were on their own if they wanted to apply for any aid.

We also had a few students with grown-ups that owned businesses and could not qualify for financial aid due to their income. This caused a barrier to qualify and complete the application because those grown-ups did not offer financial support for their students.

Additionally, many shared how stressful it was to avoid any mistakes that could delay the application process because they feared their application would not get approved.



SUMMARY OF FINDINGS

THE URGENCY FOR CHANGE

During our listening sessions, we asked ten questions in hopes of learning from Hispanic/Latine students and families about their experience and perception of financial aid and college-going culture in Washington. Qualitative research findings from these listening sessions provided a diverse representation of voices and perspectives from the largest minoritized group in the state.

The results told us that respondents are most concerned about the following:

- Access to information about financial aid grants and scholarships.
- Access to culturally relevant information.
- The need for more financial aid.
- Compassionate support systems that are designed to support students from various backgrounds.
- The need to start socializing financial aid earlier in the student's academic journey.
- Intentional inclusion of Hispanic/Latine students with disabilities.
- Culturally competent support services to help navigate financial aid and other resources.

Respondents suggested many recommendations to address barriers and improve the college-going experience of future generations. The top recommendations are as follows:

- Improve outreach on social media outlets.
- Center equity in marketing and outreach.
- Enhance marketing and outreach to Hispanic/Latine community.
- Increase partnerships with local community service providers that have established trusting relationships with the community.
- Center cultural competency in all outreach efforts.
- Improve support systems by training service providers with a human-centered approach.

The listening session responses show that Washingtonians have many other concerns and ideas about their experiences and perceptions of financial aid and college-going culture. Among a host of insightful examples, the calls to action included requests for:

- Statewide education and outreach to families via trusted community voices.
- Emotional and mental health resources to support a healthy college-going experience.
- Tutoring services offered at various hours to allow access to working students or students with limited transportation.
- Compassion and patience in understanding that the Hispanic/Latine college-going experience often feels unheard, unseen, and not important.
- Creating a pathway for undocumented students to compete and qualify for paid internships and work-study programs. All undocumented students shared the frustration of not being able to

“I was aware of some of the financial aid support, but the attention and support was given to the students in AP/Honor programs. I am undocumented, struggled getting good grades, and my family didn’t know anything about higher education. I just had myself to figure it out”- Electrical Engineer Student

participate in work-study or paid internships. Some shared having to do internships without pay to gain experience, knowing that all the other interns were getting paid.

WHERE WE GO FROM HERE

This research study centers the Hispanic/Latine student experience to inform decision-makers on the best ways to engage, communicate, and inform students about financial aid, and to help improve their college-going experience. Our team will use the research to inform our commissioners, and workgroups so that we continue to build pathways for Hispanic/Latine students. We understand that our students face barriers, insecurities, and a lack of resources.

Understanding the current college-going experience of students from one of the communities most disproportionately affected by the pandemic is not only a necessity, but an urgency. Our students are our future; they represent [24.6% of our currently enrolled K-12 student body](#), not counting the number of Hispanic/Latine students presently enrolled in a community college or four-year university. Moreover, learning and understanding the barriers current students are facing in their higher education journey will help us improve systems, outreach, and information for all students currently enrolled K-12.

How can Washington better serve this community and its students in the meantime? Center language access, invest in well-translated materials, create outreach campaigns in Spanish, and develop intentional targeted messaging to families and students via most the commonly utilized media outlets. We can also increase the number of collaborations and partnerships with community service providers to help inform grown-ups about financial aid, the hardships of attaining higher education, and how they can help their students navigate these systems.



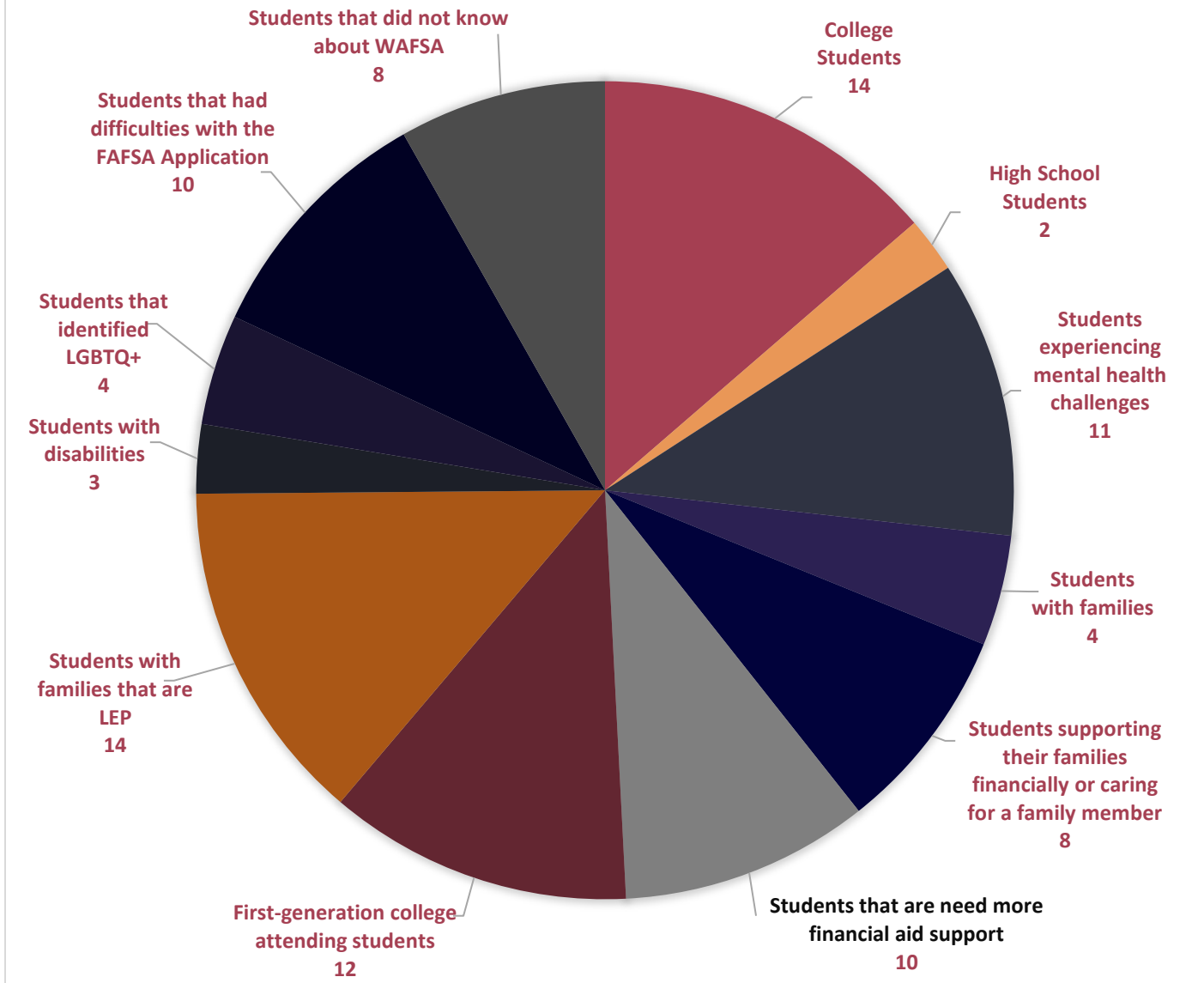
METHODS

The listening sessions were scheduled in partnership with WSU Tri-Cities and Mi Centro. All sessions were conducted virtually. Each session lasted between 30-45 minutes.

The following are the questions in black font, were asked. The most common answers are provided in lighter font.

1. How are students making decisions about their plans after high school, including education and training opportunities? *College Prep programs, counselors, and teachers.*
2. Are students and families aware of financial aid programs in Washington? *Not really, and if they are informed, they don't have enough information or resources to lean into and ask questions.*
3. Are students and families aware of higher education and training opportunities in Washington? *Most informed students are in AP or honor classes; there is a disparity in the access and resources to help all students understand their options. Many parents are unaware of options, and there are not enough outreach events that are culturally competent and in Spanish.*
4. What sources of information do students and families use to learn about higher education and financial aid opportunities? *Website, the school counselor, and career week.*
5. What barriers do students face in accessing financial aid? *Explaining to their parents why they need their taxes and personal information, having a hard time understanding the application, and filling out the financial portion of the application.*
6. What are students' and families' perceptions of FAFSA /WASFA? *It is a burdensome process; there is government mistrust and a lack of support in the socializing process.*
7. How has COVID impacted students' plans for education and training after high school? *It has made higher education less accessible because many of them have had to work to help support their families' financial hardships due to the pandemic.*
8. Do you feel that you have the support network and other resources (internal and external) you need to succeed in school? How can your school best support you? *Half responded they did not have enough internal or external support, and all provided suggestions on how the school could best support them.*
9. What challenges do you face as a student? *Students shared many similarities in responses, which were used to inform the list of barriers in the report.*
10. What advice would you give college leaders to help the college better serve students? *Students shared many similarities in responses, which were used to inform the list of recommendations in the report.*

TOTAL STUDENTS: 29



ACKNOWLEDGEMENTS

Student interviews were conducted and report was written by Nancy Rocha Aguilar. The editors and contributors were Myra Hernandez and María Sigüenza. The Commission on Hispanic Affairs staff would like to thank our partners who were integral in elevating the voices of our future leaders:

- Brian Moreno, Vice Chair, Commission on Hispanic Affairs
- Mi Centro
- Washington State University, Tri-Cities

